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ROLE OF ICT IN TEACHING - LEARNING MATHEMATICS

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ABSTRACT

New technology leads to many challenges to mathematics educators. How should the mathematics teaching and learning change to best make use of this technology? Often computers are badly, as a sort of electronic flash card, which does not make good use of the capabilities of either the ICT or the learner. However, ICT can be used to help students and teachers to develop mathematical habits of mind and construct mathematical ideas. The methods and approaches to learn and teach mathematics must be restructured to include activities that allow students and teachers to experiment and build models to help explain mathematical ideas and concepts. This paper enlightens few ideas on how ICT can be used most effectively to help students gather data, and test, modify, and accept or reject conjectures as they think about different mathematical concepts and experience mathematical teaching and learning.

Keywords: ICT, Technology, Mathematics, Software and Hardware etc.

INTRODUCTION

Now a day's colleges face ever increasing requirement in their attempt to ensure that students are well equipped to enter the workforce and direct a complex world. Research shows that ICT can supply support learning, and that is especially useful in developing the higher order skills of critical thinking, analysis, and scientific inquiry.

For most of the students mathematics is a complex and difficult subject. Most of the student's tendency is to consider the mathematics subject as one which is boring, thus, leads to lack of interest in the topics being discussed. It is great challenge for teachers and educators, especially at different levels of study, where in a good study habit and a firm grasp of basic concepts should be developed.

Mathematics is considered as king of all sciences and queen of humanities. From long time, the role of mathematics was restricted to purely academic domain. But at present, the role of mathematics was not limited to purely academic domain. It has opened the domain of technology and industry. New areas in mathematics such as operation research, signal processing, control theory and cryptography have been generated which requires technology. Technology can be useful to the extent which focuses student thinking in ways that are relevant, not extraneous.

HISTORY OF USE OF ICT IN MATHEMATICS

As we know that the role of ICT in studying mathematics is not a new issue, since human beings always has been finding solutions to avoid time consuming routine work. The role of ICT has a long history in mathematics education. Starting from magic slate, magic lantern, Black board, OHP, radio, slide rule video tape, television, calculator, computer, Interactive board, Apple I pad all come under ICT. For counting and computation skills paper money and coins, beans, bears, buttons and other small items are used. Straws, grouped by tens, are great for learning mathematics; Geo boards are used for introducing geometric concepts. To learn and teach trigonometry clinometers are useful. To conceptualize math formulas Abacus were used by working with tangible objects.

ICT is a basically an umbrella term that circumscribe all communication technologies such as internet, wireless networks, cell phones, satellite communication, digital television computer and network hardware and software, as well as the equipment and services connected with these technologies, such as videoconferencing, e-mail and blogs etc, that provide access to information.

Currently in traditional classrooms there are various types of technologies that are used. Among these are radio, television, audio and video tape, slide projector, OHP are of passive learning when interaction of the learner is less.

- These are the following few techniques
- Class blogs and wikis
- Wireless classroom microphones
- Mobile devices
- Interactive whiteboards

- Online media
- Digital video-on-demand
- Online study tools
- Digital games

SOFTWARE USED FOR TEACHING LEARNING MATHEMATICS

Analytica

Analytica is a visual software package developed by Lumina Decision Systems for creating, analyzing and communicating quantitative and qualitative decision models. As a modelling environment, it is interesting in the way it combines hierarchical influence diagrams for visual creation and view of models, intelligent arrays for working with multi-dimensional data. Its design, especially its influence diagrams and treatment of uncertainty, is based on ideas from the field of decision Data analysis. As a computer language, it is notable in combining a declarative (non-procedural) structure for referential transparency, array abstraction, and automatic dependency maintenance for efficient sequencing and series of computation.

Analytica models are organized as influence diagrams. Variables (and other objects) appear as nodes of different shapes on a diagram, connected by arrows that give a visual representation of dependencies. Analytica influence diagrams may be hierarchical, in which a single module node on diagram represents an entire sub model.

Hierarchical Structure influence diagrams in Analytica serve as a key organizational tool. Because the visual layout of an influence diagram matches these natural human abilities both spatially and in the level of abstraction, people are able to take in far for further information about a model's structure and organization at a glance than is possible with less visual paradigms, such as spreadsheets and mathematical expressions. Influence diagrams also served as a tool for communication. Once a quantitative and qualitative model has been created and its final results computed, it is often the case that an understanding of how the results are obtained, and how various assumptions impact the results, is far more important than the specific data computed.

Scilab

Scilab is pronounced with 'SCI' as in Scientific and 'LAB' as in Laboratory.

Scilab is a tool for numeric symbols computing, as are Excel, GNU Octave, Matlab, etc.

Scilab is released as open source under the CeCILL license (GPL compatible), and is easily available for download free of charge at www.scilab.org

What is SciLab

- A programming language with a wealthy collection of numerical algorithms
- An Interpreted Language
- Handles various Data Types and user defined ones
- Vigorously active compiles and link other languages like FORTRAN, C etc.
- It is a free software with source code
- It focuses on many areas of scientific computing covering like: algebra, calculus, number theory, signal
- Processing, statistic, Plotting functions of two variables Graph and Multiple Graphs etc.
- It provides many Plotting Data
- In SciLab everything is a matrix
- It is a case sensitive language

It is licensed under the General Public License (GPL). Its abilities include symbolic algebra, calculus, plotting, Logical operators, Special Matrices, Matrix Functions, Linear system of equations differential equations and Statistical functions . It also has nice animation features. Scilab includes hundreds of mathematical functions. It has a high level programming language allowing access to advanced data structures, Plotting Data (2D and 3D plots , Points to note , Plotting functions of two variables , Graph Titles Multiple Graphs).

Scilab together with various toolboxes, which are also free, can perform operations like Matrix Operations.

Control Systems.

Image and video processing (SIVP).

Real-time control of Hardware (Serial Toolbox).

Interfacing Data Acquisition System/Card (HART Toolbox).

Simulation (Xcos-Block Diagram Simulator).

Plotting.

Syntax is very easy.

Many numerical problems can be expressed in a reduced number of code lines, as compared to similar solutions using traditional languages.

Scilab advantages

- Numeric computing is better suited for Involutes tasks than symbolic computing
- Not all Mathematical and Statistical problems have closed form solutions, numeric computing will therefore always be needed
- Scilab is similar to Matlab and keeps developing even closer (Mathematical or Statistical). It is quite easy to one step to the other step
- It includes a .m files -to- .sci files translator.

Scilab disadvantages:

- Numeric computing introduces rounding errors(Multiplication ,division or exponentiation in a formula), contrary to symbolic computing
- The learning effort need by numeric computing is higher than for symbolic computing
- In some cases Scilab executes much weaker than Matlab and GNU Octave (improvements are said to be under way)
- The Help Browser is very radical and of little use to newbies
- Scilab has bugs and tends to swat/lockup.

SageMath

Sage is means that “System for Algebra and Geometry Experimentation”

SageMath (System for Algebra and Geometry Experimentation) is a computer algebra system with features covering more aspects of mathematics, including algebra, combinatorics, plotting theory, graph theory, numerical analysis, number theory, calculus and statistics. SageMath uses a syntax resembling Python's, supporting systematic of procedural, functional and object-oriented constructs.

Features of SageMath include

- A browser-based notebook for review and re-write of previous inputs and outputs, including graphics and text annotations.
- A text-based command-line interface using IPython.
- Calculus using Maxima and SymPy.
- Numerical analysis (linear algebra) using the GSL, SciPy and NumPy.
- Plotting (2D and 3D graphs) of symbolic functions and numerical data.
- Matrix manipulation, including sparse arrays.
- Multivariate statistics libraries, using R and SciPy.
- A toolkit for uniting user interfaces to calculations and applications.
- Libraries of number theory functions.
- Documentation using Sphinx.
- An automated test-suite.

MATLAB

MATLAB is pronounced with 'MAT' as in Matrix and 'LAB' as in Laboratory.

MATLAB (Matrix laboratory), is a multiple paradigms such as object Pascal, C++, C#, Java, Scala, Python, Visual Basics, and Fortran.

MATLAB allows matrix Excitation, plotting datas, implementation of algorithms, creation of user interfaces, and interfacing with programs written in other languages, including C, C++, C#, Java, Fortran and Python.

Although MATLAB is intended primarily for numerical computing, an optional toolbox uses the MuPAD symbolic engine, permitting access to symbolic computing abilities. An additional package, Simulink, Sums graphical multi-domain simulation and model-based design for dynamic and embedded systems. As of 2018, MATLAB has more than 3.1 million users worldwide. MATLAB users come from various backgrounds of engineering, economics, science and Technology

MAXIMA, A COMPUTER ALGEBRA SYSTEM

Maxima is a system for the manipulation of symbolic and numerical expressions, including differentiation, integration, Maclaurin's expansion, Taylor series, Laplace transforms, ordinary differential equations, systems of linear equations, polynomials, sets, lists, vectors, matrices and tensors. Maxima yield high precision numerical results by using exact fractions. Maxima can plot functions and add data in two and three dimensions.

Maxima is a descendant of Macsyma, the legendary computer algebra system developed in the late 1960s at the Massachusetts Institute of Technology with funding from the United States Department of Energy and other government agencies. It is the only system based on that attempt still publicly available and with an active user community, thanks to its open source nature. Macsyma was revolutionary in its day, such as Maple and Mathematica, were inspired by it.

Maxima include a complete programming language with ALGOL-like syntax but Lisp-like semantics. It is written in Common Lisp and can be retrieving programmatically and extended, as the underlying Lisp can be called from Maxima. It uses gnuplot for drawing. Maxima is a full-featured CAS that specializes in symbolic operations, but it also offers numerical capabilities such as arbitrary-precision arithmetic: integers, Complex number and rational numbers that can grow to sizes limited only by machine memory, and floating-point numbers whose precision can be set only arbitrarily large ("bfloats").

For calculations using floating point and arrays heavily, Maxima offers the possibility of generating code in other programming languages (notably Fortran), which may execute more effectively. Maxima is a general-purpose system, and special-case calculations such as factorization(simple or compound) of large numbers, manipulation of extremely large polynomials, etc are sometimes better done in specialized systems.

CONCLUSION

ICT can reduce the effort devoted to tedious computations and increase students and teachers focus on more important mathematics. Equally importantly, ICT can represent mathematics in ways that help students and teachers to understand concepts. In combination, these features enable to integrate project-based learning. Calculators and other technological tools, such as computer algebra systems, interactive geometry software, plotting Data's, applets, spreadsheets, and interactive presentation devices, are vital components of a high-quality mathematics education. What needed in school and colleges are student-led mathematical modelling, problem solving and computer programming which makes use of the powerful mathematical digital technologies that are widely used in society and the workplace.

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USING TECHNOLOGY TO SUPPORT AND ENHANCE TEACHING AND LEARNING

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ABSTRACT

The term “technology” refers to advancements in the methods and tools be used to solve problems or achieve a goal. In the classroom, technology can encompass all kinds of tools from low-temperature pencil, paper, and chalkboard, to the use of presentation software, or high-tech tablets, online collaboration and conferencing tools, and more. The newest technologies allow us to try things in physical and virtual classroom that were not possible before. What we use depends fundamentally on what we are trying to accomplish.

Technologies have affected every aspect of human activity and have a potential role to play in the field of Education and Training and Learning, to transform into an innovative form of experience. The need of new technologies in teaching learning process grows stronger and faster. The information age becomes an era of knowledge providing sound and unmatched feasibility for Discovery, exchange of information, communication and exploration to strengthen the teaching learning process. Technology helps in promoting opportunities of knowledge sharing throughout the world. This can help the teachers and students having up to date information and knowledge.

Keywords: Technology, Learning, Teaching

INTRODUCTION

Thomas Edison once said, “Books will soon be obsolete in the public schools..... Our school system will be completely changed inside of ten years.”

As we sail through 21st century, technology in the classroom is becoming more and more and Tablets are replacing textbooks, and we can research just about anything that we want to on our Smartphone’s. Social media has become commonplace, and the way we use technology has completely transformed the way we live out. Educators too have seen firsthand benefits of technology in the classroom. According to the study of Trade Association Kamptee; “ I just released this month around 75 percentage of educated think that Technology has a positive impact in the educational process, educated also comprises the importance of developing this technological skills in students so they will be prepared to enter the workforce once they complete their schooling.”

The world of teaching has changed dramatically due to widespread adoption of education technology in the classroom. It’s no secret that we all learn in different ways. Many of us learn different ways many of us learn through some combination of listening to instructors, reading writing materials, or watching videos tutorials, some of us are note takers, while others find a learning- by- doing approach is best using technology in the classroom has been a bone to educators who have long wanted a flexible educational technology that can be tailored to individual students needs.

Meaning of learning Technology- Learning technology is defined as: The application of technology for the enhancement of teaching, learning and assessment, learning Technology includes Computer- based learning and multimedia materials and use of networks and communication systems to support learning. Learning Technology embraces a wide range of applications. The effective use of technology has many positive effects on the process of studying and learning. Technologies are everywhere-entwined in live, work, play and most importantly learn.

Technology in the classroom is the best learning tool. With classroom technology, educators can get more students engaged; Problem collaboration and most importantly make learning fun. Technology ushers us fundamental structural changes that can be integral to achieving significant improvements in productivity Used to support both teaching and learning, technology infuses classroom with digital learning tools, such as computers and handheld devices; expands course offerings, experiences, and learning materials; supports learning 24 hours a day, 7 days a week; builds 21st century skills; increases students engagement and motivation; and accelerates learning. Technology also has the power to transform teaching by ushering in a new model of connected usher. This model links teachers to the students and to professional links, and systems to help them improve their own instruction and personalized learning. Online learning opportunities and use of open educational resources and other technologies can increase educational productivity by accelerating the rate of learning; reducing cost and associated with instructional materials of programs delivery; and better utilizing

teacher time. The impact that Technology has had on today's school has been significant. This wild spread adoption of Technology has completely changed how teachers teach and students learn. Teachers are learning how to teach with emerging technologies as students are using advanced technology to shape how they learn by embarrassing and integrating technology in the classroom. Thus setting our students for a successful life outside of school.

FEATURES AND CHARACTERISTICS OF EDUCATIONAL SOFTWARE

1. Drill and practice software

Drill and Practice packages offer structured reinforcement of previously learned concepts. They are based on question and answer interactions and should give the student appropriate feedback. Drill and practice packages main use games to increase motivation.

2. Tutorials software

Tutorials are used to teach new concepts and processes. Materials are presented to the students in a structured format. Tutorial software usually includes worked examples and gives the learner the opportunity to assess their understanding with questions, answers and feedback. Intelligent tutoring systems are capable of corrective feedback and adapt their presentations, to suit the learner, based on the actions of the learner.

3. Information retrieval system

Information retrieval systems store knowledge in a structured way and allow the learner to browse or search for information as required. They include online databases; structured information Systems such as dictionaries and Encyclopedias and also hypertext and hypermedia references system.

4. Simulations software

Simulation software can be Simulations model, an experiment, a real life or imaginary situation. The context of the simulation may be a business plan or a laboratory experiment or an animation of the working of a chemical plant. Simulations usually are based on interactive graphics and give the learner the ability to visualize a process and explore the effect of changing parameters on the operation of the system. Simulation software lets teachers teach students via virtual experience.

5. Microworlds

Micro worlds use computer to create a problem solving environment and are derived from the work of the cognitive psychologist Jean Piaget, Seymour paper, for example, introduced the Logo language into the schools to encourage students to learn about Mathematics in Math land micro world.

6. Cognitive tools for learning

Cognitive tools for learning are based on the constructivist principle that learners need to construct their own understanding of new concepts. These tools give the learner a way of representing their understanding of new knowledge and concepts and how they relate to existing knowledge and concepts. Expert system are authoring tools can also be used in this way, allowing the learner to present his/ her understanding in a way that can be accessed by other learners.

7. Communication tools

Computer-mediated communication takes several forms including electronic mails, electronic conferencing, video conferencing and the World Wide Web. These tools allow learners to share ideas and information, to cooperate, to collaborate on joint work and can also be used for submission and publication of students' assessments and of tutors' comments on students' work.

8. Productivity Tools

Productivity tools include applications such as word processors, spreadsheets, databases, graphics, desktop Publishing and presentation packages. Whilst these tools are not specific to learning Technology, if used within a pedagogical Framework, they can support learning by enhancing the quality of the learning process and by improving student productivity

9. Authoring system

This helps teachers in developing their own instruction software. They could build electronic flash cards of index cards for teaching children on specific concepts. Furthermore, they could build multimedia content such as lessons, reviews, and tutorials. One could even consider web alternatives, since web authoring system help teachers in building multimedia content that could be used on a website.

10. Graphic software

Students could use graphic software for capturing, creating and changing images that are available on the web, on the program itself, or online images available. It is particularly useful for building online presentations

11. Reference software

Teachers could include reference software in research projects. Reference software allows students access Thesaurus, Encyclopedia, atlases and dictionaries.

12. Desktop publishing

Desktop publishing software is used for creating and designing newsletters, handouts, and flyers. Teachers could use this software to inform students and parents on activities or events that are taking place in school. Desktop Publishing software use is a must- has skill for new generation and thus high Schools are now teaching students how to use a desktop publishing suites like Adobe create Suite and Microsoft Office.

13. Educational games

There are several educations gaming software available. Education software companies combined gaming and education into one. This kind of software is very effective for younger children since it motivates them to learn.

14. Math problem solving software

This kind of software makes it possible for math teachers to strengthen the students' problem solving skill. Furthermore, science teachers could use this software for doing science experiments.

15. Utility software

Utility software aids teachers in preparing quizzes, tests, and even serves as a grading book. Teachers who are non-tech would find this software easy to learn and use.

16. Special Needs Software

Online education software also includes Special software that is developed for addressing the needs of a student who has special needs. The system is combined with assistive software that provides students with special needs an effective learning platform. Examples include speech synthesizers, computers that read text aloud, and multimedia software that target certain learning disabilities.

Using educational software has become vital for schools at present.

REASON WHY STUDENTS NEED TECHNOLOGY IN THE CLASSROOM

1. Mobile devices and applications help prepare students for their future applications.
2. Integrating Technology into the classroom is an effective way to connect with students of all learning styles.
3. It gives students the opportunity to enhance the interaction with their classmates and instructors by encouraging collaborations
4. Using technology in the classroom gives teachers and other faculty members the opportunity to develop their student's digital citizenship skills. Its one thing to use mobile I, it's a completely other thing to know how to use them correctly and responsibly.
5. Integrating technology in education helps students stay engaged. Most students today have been using mobile devices like tablets and Smartphones to play and learn since they could tablets. So, it only seems logical to align today's classrooms with a way that the students want and are used to learning.
6. When mobile technology is readily available and performing correctly in the classroom, students are able to access the most up-to-date information quicker and easier than ever before.
7. The traditional passive learning model is broken. With technology in the classroom the teacher becomes the encouragement, adviser, and
8. Technology helps students be more responsible. Owning your own device or borrowing the school's devices give students the opportunity to improve the decision-making skills as well as taking ownership of the valuable device. Again, this needs to be complemented by proper digital citizenship training to see the best.
9. Technology transforms the learning experiences. Students have access to an incredible amount of new information. For learning how to code to learning how to better collaborate across teams and with their instructors-- technology empowers students to be more creative and be more empowers. Newtech has super-charged how we learn.
10. Combining new tech like a virtual reality with traditional classroom instruction is one example of how the introduction of new technology can enhance the learning experience and Create new opportunity.

BENEFITS OF USING TECHNOLOGY IN THE CLASSROOM**1. Improves engagement**

When technology is integrated into lessons, students are expected to be more interested in the subjects they are studying. Technology provides different opportunities to make learning more fun and enjoyable in terms of teaching same thing in a new ways. For instance, delivering teaching through gamification, taking students on virtual field trips and using other online learning resources. Technology can encourage a more active participation in the learning process which can be hard to achieve through a traditional lecture environment.

2. Improves knowledge retention

Students are engaged and interested in things they are studying, are expected to have better knowledge retention. Technology can help to encourage active participation in the classroom which also is a very important factor for increase knowledge retention. Different forms of technology can be used to experiment with and decide what works best for students in terms of retaining their knowledge.

3. Encourages individual learning

No one learns in the same day because of different learning styles and different abilities. Technology provides a great opportunity for making learning more effective for everyone with different needs. Students can learn at their own speed, review difficult concepts for skip ahead if they need to. Technology can provide more opportunities for struggling or disabled students. Access to the internet gives students access to a broad range of resources to conduct research in different ways, which in turn can increase the engagement.

4. Encourages collaboration

Students can practice collaboration skills by getting involved in different online activities. For instance, working on different projects by collaborating with others on forums or by sharing documents on their virtual learning environment. Technology can encourage collaboration with students in the same classroom; same school and even with other classrooms around the world.

5. Students can learn useful life skills through technology.

By using technology in the classroom, both teachers and students can develop skills essential for the 21st century. Students can gain the skill they will need to be successful in the future. Modern learning is about collaboration with others, solving Complex problem, critical thinking, developing different forms of communication and yield leadership skills and improving motivation and productivity. Technology can help develop many practical skills, including creating presentations, learning to differentiate reliable from unreliable sources on the Internet, maintaining proper online etiquette, and writing emails. These are very important skills that can be developed in the classroom.

6. Benefits for teachers

With countless online resources, technology can help improve teaching. Teachers can use different apps or trusted online resources to enhance the traditional ways of teaching and to keep students more engaged. Virtual lesson plans, grading software and online assessments can help teachers save a lot of time. This valuable time can be used for working with students who are struggling. Having virtual learning environment in schools enhances collaboration and knowledge sharing between teachers.

BARRIERS TO TECHNOLOGY INTEGRATION FOR TEACHING AND LEARNING

1. Lack of classroom Technology
2. Lack of Technology at home
3. Lack of time
4. Lack of just- in- time support services
5. Lack of incentives/ rewards
6. Lack of Technical skills
7. Disbelief that Technology improve teaching
8. Technology changes to rapidly to keep up to date information.
9. Technology breaks/ fails/is unreliable too often
10. Technology isn't conducive to the subject that is taught

CONCLUSION

Technology has become an important instrument in education. Computer Based Technologies hold great promise both for increasing access to knowledge and the means of promoting learning. Good education

software and teacher -support tools, developed with a full understanding of principles of learning, have not yet become the norm. Software developers are generally driven more by the game and play market than by the learning potentials of the products. The software Publishing Industry, learning experts, and education policy planners, in partnership, need to take on the challenges of exploiting the promise of Computer- based technologies for improving learning. Much remains to be learnt about using Technology's potential: to make this happen, learning research will need to become the constant companion of software development.

In conclusion, it is an inevitable fact that teachers will need to incorporate technology into the classroom instruction. However, it is important that they are made aware of both the positive and negatives of incorporating the high-tech tools to facilitate students learning. It is a time of great possibility and progress for the use of technology to support learning.

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ROLE OF TEACHER EDUCATORS FOR QUALITY TEACHER DEVELOPMENT

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ABSTRACT

“Enlightened citizens cannot be produced in the factory; it has to come through Education. Thus teachers are the torch -bearers of change, change for the whole Nation, for the whole World.

Nani Palkhiwala

The progress of a country depends on the quality of its teachers and for this reason teaching is a noblest among all professions. It is well known saying that Teacher is the nation builder. To be able to discharge such a high responsibility, it is very necessary that the Teacher must become conscious of his/her role towards society. His behavior should indicate his attempt to do his job properly. His personality must reflect characteristics of good citizenship, dignity of the individual, rights and duties etc., so that he may transmit the same to the younger generation. The above said facts express the importance of Teacher- Education and the role of Teacher Educators in fostering these qualities and competencies among student- teachers.

The present paper focus on the concept of Teacher Education, Important Objectives of Teacher Education, Principles of Teacher Education, contributions of Teacher Educators, responsibilities as Teacher Educators and professional standards for Teacher Educators. The paper also highlights professional duties of Teacher Educators and Policy and Legislation on the Teacher Education.

Keywords: Teacher-Education, Teacher-Educators, Teacher Development

INTRODUCTION

Teacher Education System in India has evolved over time and is based on the recommendations contained in various Reports of committees/ commissions on Education such as the Kothari Commission(1966),the Chattopadhyay Committee(1985), the National Policy on Education (NPE 1986/92), Acharya Ramamurthi Committee(1990), Yashpal Committee(1993) and the National Curriculum Framework(NCF,2005) and The Right of Children to Free and Compulsory Education(RTE) Act 2009,which became operation from 1st April,2010,has important implications for teacher education in our country.

There are mainly two types of teacher education programs in India named as pre-service and In-service. The purpose of Pre-service training is to prepare teachers for the school system and In-service training intends to improve the capacity of existing school teachers. As a federal student of governance, India has a central government and 28 state government as per the constitution of India, Education comes under the concurrent list, meaning both Central and state government have a say over the issues of education. Usually broad policy and legal framework on education is provided by the central government but the implementation of various programs and schemes are undertaken largely by State Government. The school system in India has four levels: Lower primary (class 1 to V), Upper primary class (VI -VIII), Secondary class (IX –X) and Higher Secondary class (XI- XII) students have to learn a common curriculum largely till the end of the secondary education i.e., class X. At Higher Secondary Level (class XI and XII) students are exposed to different educational streams like Arts, Commerce, science etc.

There are mainly Three Types of schools in India- schools by Central Government, schools by State Government and private schools. Central Government runs two types of schools- Central School (Kendriya Vidyalayas KVs) that functions from class(I-XII) and Navodaya schools (Navodaya Vidyalayas NVs) that functions from (VI-XII). Both these schools are affiliated to CBSE(Central Board of Secondary education). The second category is of schools run by different state government. These schools function from class (I-XII) and majority of children in India study in these schools. These schools are affiliated to their own State Boards. The third category is of private schools .These schools are either affiliated to CBSE or ICSE or State. The main aim of Teacher Education is to produce quality teachers for all the schools. NCTE is responsible for planned and coordinated development of teacher education in India. The NCTE Lays down norms and Standards for various teacher education courses, minimum qualification for teacher educator, course content, duration and maximum qualification for entry of student- teacher for the various courses .It also grants recognition for teacher Institutions (government, government- aided and self- financing) interested in undertaking such courses and has in-built mechanism to regulate and monitor their standards and quality. Teacher Education in India is institution based along with internship program in real classroom situation and is provided by the teacher training Institutions, universities, affiliated colleges, private and open universities in India.

CONCEPT OF TEACHER EDUCATION

Teacher education or teacher training refers to the policies, procedures and provision designed to equip teachers with knowledge, attitudes, behavior and skills, they require performing their task effectively in the classroom, school and wider community. The professional who engage in this activity are called Teacher Educators. The concept of 'quality' in education is taken to relate to the quality of the work undertaken by a teacher, which has significant effects upon his or her pupils or students.

Improving teacher quality is at the heart of our National efforts to achieve excellence in the classroom. This comes at a time when the very structure of education is going through a performed change. The very fact that teaching as a profession entails that teaching is a specialized activity for which specialized knowledge or training is required through specialized Institutions. A good institution will produce individuals who will be devoted to the profession and make their mark in the activities organized by them. Further the Institutions alone do not matter much; it is the teachers in the Institutions who produce the desired individuals. Teacher Educators are responsible for producing quality teachers.

TEACHER EDUCATION: TEACHER EDUCATION IS DIVIDED INTO DIFFERENT STAGES

1. Initial teacher training / Education (pre- service course before entering the classroom as a fully responsible teacher);
2. Induction (the process of providing training and support during the first few years of training or the first year in a particular School);
3. Teacher development or continuing professional development (CPD) (an In-service process for practicing teachers).

Initial teacher training / Education

In many countries, initial teacher education also known as pre-service teacher training. It takes place largely or exclusively in Institutions of Higher Education. It may be organized according to two basic models. In the 'consecutive' model: a teacher first obtains a qualification in one or more subjects and then studies for further period to gain an additional qualification in teaching. In the alternative 'concurrent' model a student-Teacher simultaneously studies both one or more academic subjects and the way of teaching that subject, leading to combined bachelor's degree and teaching credentials to qualify as a teacher of that subject. In some countries, it is possible for a person to receive training as a teacher by working in a school under the responsibility of an accredited experienced practitioner.

Curriculum : Teachers are entrusted with the transmission of learners of society's beliefs, attitude and deontology, as well as of information, advice, wisdom and facilitating learners' acquisition of the key knowledge, attitudes and behaviors that they will need to be active in society and the economy.

Teacher education curricula can be broken down into four major areas

1. Foundational knowledge in education- related aspects of Philosophy of Education, History of Education, Education Psychology and Sociology of Education.
2. Skills in assessing students learning .Supporting English language learners, using technology to improve teaching and learning, supporting students with special needs.
3. Content- area and methods (knowledge and skills)- often including ways of teaching and assessing a special subject.
4. Practice at classroom teaching or at some other form of Educational practices- usually supervised and supported in some way, through not always: practice can take the form of field observation, students teaching or internship.

IMPORTANT OBJECTIVES OF TEACHER EDUCATION

1. Imparting an adequate knowledge of the subject matter.

- This objective is to develop a good command of the subject matter of the assignment given to the teacher in the college.

2. Equipping the prospective teachers with necessary pedagogical skills.

-The main objectives of teacher education is to develop a skill to stimulate experience in the taught, under an artificially created environment, less with material resources and more by the creation of an emotional atmosphere. The teachers should develop a capacity to do, observe, infer and to generalize.

3. Enabling the teacher to acquire understanding of Child Psychology.

-This objective is to understand the Child Psychology so that the teacher is able to appreciate the difficulties experienced by children so as to bring about new models and methods of achieving the goals in consonance with the reaction of the children.

4. Developing proper attitudes towards teaching.

-One of the major objectives of teacher education is to develop proper attitude towards teaching as a result of which he will be able to maximize the achievement from both the material and human resources. There is development of a proper perception of the problems of Universal enrollment, regular attendance, and year-to-year promotion.

5. Developing self-confidence in the teachers.

This objective is the ability to take care of him in terms of

1. Adjustment with the physical condition

2. Healthy adjustment with the social environment

3. Adjustment with himself to derive emotional satisfaction with his life.

6. Enabling teachers to make proper use of instructional Facilities.

-This objective is to develop the capacity to extend the resources of the school by means of improvisation of instructional facilities.

7. Enabling teachers to understand the significance of individual differences of child and to take appropriate steps for their optimum development.

-This objective is to know the causes of individual differences as result of which he will be able to develop ability to be a child with children, and an adult with adults, a responsible citizen among the community.

8. Development of the ability to give direct satisfaction of parents from the achievement of children in terms of

1. Proper habit of taking care of the body

2. Proper attitudes reflected in the behavior of the children at home, school, in the street, at the farm and field etc.,

3. Progress in the classes

The scope of teacher education is very vast. The duties of the teacher in different stages of education depend on the foundational general education of the teacher. Emphasis is to be on the practical aspect rather than theory.

PRINCIPLES FOR TEACHER EDUCATION

Knowledge: Effective teachers possess well-grounded knowledge of the content areas that are Central to their teaching. They also have an in-depth comprehension of the forms of knowledge embodied in the traditional disciplines of the interdisciplinary nature of inquiry and of the multiple forms of understanding that individual students bring to the classroom. The teacher education programme helps teacher candidates acquire practical wisdom that integrates forms of understanding, skilled action in and outside classrooms and a particular sensitivity to the diversity of students.

Meaningful experiences

Teachers are expected to be thoughtful, reflective, caring practitioners in actual educational settings. Teacher education programme must maintain or create experiences in schools and on campus so that instructors can assist candidates in developing and assessing the professional expertise. Thus all our teacher education programs included early and continuous engagement through direct and nurture a positive physical, social and academic learning environment.

Personalized learning

Good teachers build on their students' interests, orientation to learn, and hopes, similarly teacher education programme should offer teacher candidates opportunities to individualized and personalize their preparation as teachers. Thus our entire teacher education programme gives teacher a significant measures of control over how, when and where their learning takes place, thus enabling their interest and values to shape major portions of their work.

Community

Effective teacher preparation requires that participants develop a sense of community through engagement in shared activities and issues. The longevity of relationships require to establish community has several advantages for all its members. It brings coherence to program, fosters and appreciation of the power of cooperative efforts and encourage a dialogue that promotes the continual rejuvenation of teacher education. Thus teacher education programme fosters a sense of community among their teachers, faculty members between faculty members and candidates, and between Universities and the college.

Critical reflection

Effective teachers reflect critically on the moral, political, social and economic dimension of education. Teacher education programme encourages students to develop their own social and educational visions that are connected to critically reflective practices. Teachers are expected to reflect continuously on all aspects of their teaching experience to identify the ways for improvement as individuals, as a part of school community and as part of the teaching profession.

Growth

Teachers are more than technicians or purveyors of information. Thus they must be committed to lifelong intellectual, personal, and professional growth. Teacher education programme fosters into intellectual curiosity and encourages and appreciation of learning through the sustained analysis of ideas, values and practices: and through institution, imagination and aesthetic experience. Teachers are expected to develop a philosophy of teaching and learning. This philosophy and continuous professional growth should include values, commitment and professional development.

CONTRIBUTIONS OF TEACHER EDUCATORS

The Teacher Educators has much to contribute to the development of quality among the teachers:

1. Understanding the roles of Teacher Education.

As a teacher one of the main roles is to motivate learners to develop their ability and aspirations to learn. As a teacher educator your role is not just about teaching your subject or preparing learners for assessment. The focus of your role relates very much to inspiring your learners to change and develop their personal, social and professional skills. In this respect your ultimate aim is to enable your learners to understand how to take responsibility for their own development.

SOME KEY ROLES AS A TEACHER EDUCATORS ARE

1. Carrying out initial and/ or diagnostic assessment.
2. Clear communication with learners, other professionals and stakeholders.
3. Promoting appropriate behavior and respect for others.
4. Identifying and meeting individual learner's needs.
5. Being aware of the support mechanism available.
6. Being organized.
7. Being reflective which means learning from success as well as mistakes.

RESPONSIBILITIES AS TEACHER EDUCATORS

1. Promoting a safe and supportive environment.
2. Promoting equality and Diversity
3. Adhering to key legislation, regulatory requirements and code of practices.
4. Modeling professional behavior at all times to inspire the learners.
5. Ensuring your own professional development.
6. Contributing to a team of professionals in order to improve the experience and achievements of the learners.
8. Designing or contributing to the design of the course curriculum.
9. Negotiating appropriate learning targets or the group and individuals as appropriate to their needs and aspirations as well as the course aim.

10. Planning learning activities based on the needs of the group and specific individual needs within the group
11. Designing or amending learning resource that is varied, appropriate to the aims and intellectual challenges for the learners.
11. Keeping accurate record to contribution to the organization's quality improvement strategy .This includes keeping accurate records of recruitment, retention, achievements and progression of the group as well as evaluation of how this can be improved.
12. Keeping accurate record of individual learner's progress and future needs. This is often recorded in the form of an individual learning plan
13. Providing learners with appropriate points of referral required.

PROFESSIONAL STANDARDS FOR TEACHER EDUCATORS

A Teacher Educators is expected to demonstrate consistently high standards of personal and professional conduct. The following statement defines the behavior and attitude which is set the required standards for conduct throughout a teacher's career. Teachers uphold public trust in the profession and maintain high standards of ethics and behavior within and outside the institution.

1. Treating people with dignity, building relationship rooted in mutual respect and all at times observing proper boundaries appropriate to a teacher's professional position.
2. Having regard for the need to safeguard People's well- being, in accordance with statutory provisions.
3. Showing tolerance and respect for the right of others.
4. Not undermining fundamental values, including democracy, the rule of law, individual liberty, mutual respect and tolerance of those with different faith and belief.
5. Ensuring that personal beliefs are not expressed in ways which exploit people's permeability or might lead them to break the law

Teachers must have proper and professional regard for the ethos, policies and practices of the institutions in which they teach and maintain high standards in their own attendance and punctuality.

PROFESSIONAL DUTIES OF TEACHER EDUCATORS

1. Teacher Educators should make the education of their pupils their first concern.
2. Teacher Educators are accountable for achieving the highest possible standards in work and conduct.
3. Teacher Educators should act with honesty and integrity.
4. Teacher Educators should have strong subject knowledge.
5. Teacher Educators should keep their knowledge and skill up- to -date and are self –critical.
6. Teacher Educators forge positive professional relationships.
7. Teacher Educators should work with parents in the best interest of their peoples.

POLICY AND LEGISLATION ON TEACHER EDUCATION

In India, the National Council of Teacher Education NCTE released the National Curriculum Framework for Teacher Education 2010(NCFTE), which aims to remedy many of the ills of teacher training in India. It calls for preparing a 'humane and reflective practitioner' and for fostering the agency and autonomy of teachers, who can interpret the curriculum meaningfully to the contextual needs of the learners, then merely focusing on 'teaching the textbook'.

CONCLUSION

Since the teacher plays a pivotal role in the entire education process, Teacher Education is very much essential to meet the demands of rapidly changing society. Teacher Education should be aligned to the present needs and emerging changes. Thus Teacher Educators has a crucial role to play in maintaining and improving the quality of the teaching workforce. The provision of high quality initial teacher education, early career support ('induction') and continuous professional development is a significant factor in ensuring that suitable candidates are attracted into the teaching profession and that teachers posses and maintain the relevant competences that they require to be effective in today's classroom and for guiding the students-Teachers to develop essential skills and knowledge to become a valued and worthwhile teacher in the community to foster this important role.

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THE ROLE OF ICT IN HIGHER EDUCATION: ICT AS A CHANGE AGENT FOR EDUCATION

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ABSTRACT

Information and communication technology(ICT) is a force that has changed many aspects of the way we live.If one was to compare such fields as medicine,tourism,travel,business,law,banking,engineering and architecture,the impact of ICT across the past two or three decades has been enormous.The way these fields operate today is vastly different from the ways they operated in the past.But when one looks at education,there seems to have been an uncanny lack of influence and far less change than other fields have experienced.A number of people have attempted to explore this lack of activity and influence.There have been number of factors as a lack of training among established teaching practitioners,a lack of motivation and need among teachers to adopt ICT as teaching tools.But in recent times,factors have emerged which have strength and encouraged moves to adopt ICTs in to classrooms and learning settings.This paper has sought to explore the role of ICT in education as we progress into the 21st century.In particular the paper has argued that ICTs have impacted on educational practice in education to date in quite small ways but that the impact will grow considerable in years to come and that ICT will become a strong agent for change among many educational practices.

INTRODUCTION

Information and Communication Technologies is a force that has changed many aspects of the way we live if one was to compare such fields as medicine,tourism,travel,business,law,banking ,engineering,the impact of ICT across the past two or three decades has been enormous.The way these fields operate today is vastly different from the ways they operated in the past.But when one look at education,there seem to have been an uncanny lack of influence and far less change than other fields have experienced.There have been number of factors impeding the wholesale uptake of ICT in education across all sectors.These have included such factors as a lack of training among established teaching practitioners,a lack of motivation and need among teachers to adopt ICT as teaching tools.But in recent times,factors have emerged which have strength and encouraged moves to adopt ICTs in to classrooms and learning settings.

These have included a growing need to explore efficiencies in term of program delivery,his opportunities for flexible delivery provided by ICTs.The capacity of teaching to provide support for customized educational programs to meet the needs of individual learners;and the growing use of the net and WWW as tools for information access and communication .As we move into the 21st century,these factors and many others are bringing strong forces to bear on the adoption of ICT,in education and contemporary trends suggest we will soon see large scale changes in the way education is planned and delivered as a consequence of the opportunities and a powerful agent to change many of the educational practices to which we have become accustomed in particular,the paper will explore the impact both current and emerging information and communication technologies will be likely to have in coming years and what is learned,when and where learning will take place and how the learning will occur.

THE IMPACT OF ICT ON WHAT IS LEARNED

Conventional teaching has emphasized content.For many years course have been written around textbooks.Teachers have taught through lectures and presentations interspersed with tutorials and learning activities designed consolidate and rehearse the content.Contemporary settings are now favouring curricula that promote competency and performance.Curricula are starting to emphasise capabilities and to be concerned more with how the information will be used than with what the information is.

a. Competency and performance –based curricula

The moves to competency and performance based curricula are well supported and encouraged by emerging instructional technologies.Such curricula tend to require:

- *access to a variety of information sources;
- *access to a variety of information forms and types;
- *student-centred learning settings based on information access and inquiry;
- *learning environments centred on problem-centred and inquiry-based activities;

*authentic settings and examples;

*teachers as coaches and mentors rather than content experts.

b. Information literacy

Another way which merging ICTs are impacting on the content of education curricula stems from the ways in which ICTs are dominating so much of contemporary life and work. Already there has emerged a need for educational institutions to ensure that graduates are able to display appropriate levels of information literacy, "the capacity of identify and issue and then to identify ,locate and evaluate relevant information in order to engage with it or solve a problem arising from it". The drive to promote such developments stems from general moves among institutions to ensure their graduates demonstrate not only skills and knowledge in their subject domains but also general attributes and generic skills. Traditionally generic skills have involved such capabilities as an ability to reason formally, to solve problems, to communicate effectively, to be able to negotiate outcomes, to manage time, project management, and collaboration and team work skills. The growing use of ICTs as tools of everyday life have seen the pool of generic skills expanded to recent years to include information literacy and it is highly probable that future developments and technology applications will see this set of skills growing even more.

THE IMPACT OF ICT ON HOW STUDENTS LEARN

Just as technology is influencing and supporting what is being learned in schools and universities, so too is it supporting changes to the way students are learning. Moves from content centered curricula to competency-based curricula are associated with moves away from teacher-centred forms of delivery to student-centred forms. Through technology-facilitated approaches, contemporary learning settings now encourage students to take responsibility for their own learning. In the past students have become very comfortable to leaning though transmissive modes. The growing use of ICT as an instructional medium is changing and will likely continue to change many of the strategies employed by both teachers and students in the learning process. The following sections describe particular forms of learning that are gaining prominence in universities and schools worldwide.

a) Student-centred learning

Technology has the capacity to promote and encourage the transformation of education from a very teacher directed enterprise to one which supports more students-centred models. Evidence of this today is manifested in:

-The proliferation of capability, competency and outcome focused curricula.

-Moves towards problem-based learning

-Increased use of the web as an information source, internet users are able to choose the experts from whom they will learn.

The use of ICT in educational settings, by itself acts as a catalyst for change in this domain. ICTs by their very nature are tools that encourage and support independent learning. Students using ICTs for learning purpose become immersed in the process of learning and as more and more students use computers as information source and cognitive tools, the influence of the technology on supporting how students learn will continue to increase.

b) Supporting knowledge construction

The emergence of ICTs as learning technologies has coincided with growing awareness and recognition of alternative theories for learning. The theories of learning that hold the greatest sway today are those based on constructivist principles (Duffy & Cunningham, 1996). These principles posit that learning is achieved by the active construction of knowledge supported by various perspectives within meaningful context. In constructivist theories, social interactions are seen to play a critical role in the process of learning and cognition.

In the past, the conventional process of teaching has revolved around teachers planning and leading students through a series of instructional sequences to achieve a desired learning outcome typically these forms of teaching has revolved around the planned transmission of a body of knowledge followed by some forms of interaction with the content as a means to consolidate the knowledge acquisition. Contemporary learning theory is based on the notion that learning is an active process of constructing knowledge rather than acquiring knowledge and that instruction is the process of knowledge transmission.

The strength of constructivism lies in its emphasis on learning as a process of personal understanding and the development of meaning in ways which are active and interpretative. In this domain learning is viewed as the construction of meaning rather than as the modernization of facts .

Learning approaches using contemporary ICTs provide many opportunities for constructivist learning through their provision and support for resource-based, student centred setting contact to support for resource-based, student centred setting and by enabling learning to be related to context and practice. As mentioned previously, any use of ICT in learning setting contact to support various aspects of knowledge construction and more students employ ICTs in their learning process, the more pronounced the impact of this will become.

THE IMPACT OF ICT ON WHEN AND WHERE STUDENTS LEARN

In the past education in situation have provided little choice for students in terms of the method and manner in which programs have been delivered. Students have typically been forced to accept what has been delivered and institutions have tended to be quite staid and traditional in terms of the delivery of their program. ICT application provides many options and choice and many in situation are now erecting competitive edges for themselves through the choices they are offering students. These choices extend from when students can choose to learn to where they learn.

Any place learning

-The concept of flexibility in the delivery place of educational programs are not new. Educational institutions have been offering programs at a distance for many years and there have been a vast amount of research and development associated with establishing effective practices and procedures in off-campus teaching and learning. Use of technology, however, has extended the scope of this activity and whereas previously off-campus delivery was an option for students who were unable to attend campuses, today and many more students are able to make this choice through technology-facilitated learning settings. The scope and extent of this activity is demonstrated in some of the examples below:

-In many instances traditional classroom learning has given way to learning in work –based setting with students able to access courses and programs from their work place. The advantages of education and training at the point of need relate not only to convenience but include cost saving associated with travel and time away from work, and also situation and application of the learning activities within relevant and meaningful contexts.

-The communications capabilities of modern technologies provide opportunities for many learners to enrol in courses offered by external institutions rather than those situated locally. These opportunities provide such advantages as extended course offering and eclectic class cohorts comprised of students of differing background, culture and perspectives.

Any time learning

-In concert of geographical flexibility, technology-facilitated educational programs also remove many of the temporal constraints that face learners with special needs. Students are starting to appreciate the capability to undertake education anywhere, any time, and any place. This flexibility has heightened the availability of just-in-time learning and provided learning opportunities for many more learners who previously were constrained by other commitments.

-Through online technologies learning has become an activity that is no longer set within programmed schedules and slots. Learners are free to participate in learning activities when time permits and these freedoms have greatly increased the opportunities for many students to participate in formal programs.

-The wide variety of technologies that support learning are able to provide asynchronous supports for learning so that the need for real-time participation can be avoided while the advantages of communication and collaboration with other learners is retained.

-As well as learning at any time, teachers are also finding the capabilities of teaching at any time to be opportunistic and able to be used to advantage.

EMERGING ISSUES

A number of issues have emerged from the uptake of technology whose impacts have yet to profile of who are the learners in our courses and paramount in all of this, changes in the costing and economics of course delivery.

a) Expanding the pool of teachers

In the past, the role of teacher in an educational institution was a role given to only highly qualified people. With technology-facilitated learning, there are no opportunities to extend the teaching pool beyond this specialist set to include many more people. The changing role of the teacher has been increased opportunities for others to participate in the process including workplace trainers, mentors, specialists from the workplace and others. Through the affordances and capabilities of technology, today we have a much expanded pool of teachers with varying roles able to provide support for learners in a variety of flexible settings. This trend seems set to

continue and to grow with new ICT developments and applications. And within this changed pool of teachers will come changed responsibilities and skill sets for future teaching involving high levels of ICT and the need for more facilitative than didactic teaching roles.

b) Expanding the pool of students

In the past, education has been a privilege and an opportunity that often was unavailable to many students whose situation did not fit the main stream. Through the flexibilities provided by technology, many students who previously were unable to participate in educational activities are now finding opportunities to do so. The pool of students is changing and will continue to change as more and more people who have need for education and training are able to take advantage of the increased opportunities. Interesting opportunities are now being observed among, for example, school students studying university courses to overcome limitations in their school programs and workers undertaking courses from their desktops.

c) The cost of education

Traditional thinking has been that technology-facilitated learning would provide economics and efficiencies that would see significant reductions in the costs associated with the delivery of educational programs. The costs would come from the ability to create courses with fixed establishment costs, for example technology-based courses, and for which there would be saving in delivery through large scale up take.

CONCLUSION

This paper has sought to explore the use of ICT in education as we progress in to the 21st century. In particular this has urged that ICTs have impacted on educational practice in education to date in quite small ways but that impact will grow considerably in years to come and that ICT will become a strong agent for change among many educational practices, the continued use and development of ICTs with education will have a strong implication:

- What is learned;
- How it is learned;
- When and where learning takes place;
- Who is learning and who is teaching;

The upshot of all this activity is that we should see marked improvements in many areas of educational endeavour. Learning should become more relevant to stakeholders needs, learning outcome should become more deliberate and targeted and learning opportunities should diversify in what is learned and who is learning.

At the same time, quality of programs measured by fitness for purpose should continue to grow as stakeholders groups find the offering matched of their needs and expectations.

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A STUDY ON ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (WITH SPECIAL REFERENCE TO SBI)

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ABSTRACT

E-CRM is innovated easy internet access through various platforms and devices such as laptops, mobile devices, desktop pc and TV sets. It is not software, however but rather the utilization of web-based technologies to internet, understand and ensure customer satisfaction. an effective E-CRM system tracks a customer history through multiple channels in real time creates and maintain an analytical database and optimize a customer relation in three aspects of attraction expansion and maintenance. It is a well structured and coordinated process of CRM that automates the process in marketing sales and services. An effective E-CRM increases the efficiency of the process as well as improves the interaction with the customer and enables business to customize product and services that meet the customer's individual needs. E-CRM provides an avenue for interaction between business, its customers and its employees through web based technologies.

Keywords: E-CRM, ATM, tele banking, internet banking, home banking; mobile banking etc.

INTRODUCTION

E-CRM (Electronic customer relationship management) is the application of internet based technologies such as email, websites, chats, rooms, forums and other channels to achieve CRM objectives. It is a well structured and coordinated process of CRM that automates the process in marketing sales and services. An effective E-CRM increases the efficiency of the process as well as improves the interaction with the customer and enables business to customize product and services that meet the customer's individual needs. E-CRM provides an avenue for interaction between business, its customers and its employees through web based technologies. The process combines software, hardware process and management commitments geared towards supporting enterprise wide CRM business strategies.

E-CRM is innovated easy internet access through various platforms and devices such as laptops, mobile devices, desktop pc and TV sets. It is not software, however but rather the utilization of web based technologies to internet, understand and ensure customer satisfaction. an effective E-CRM system tracks a customer history through multiple channels in real time creates and maintain an analytical database and optimize a customer relation in three aspects of attraction expansion and maintenance. A typical E-CRM strategy involves collecting information, transaction, history and product information, click stream and content information. if then analysis the customer characteristics to give a transactional analysis consisting of the customer profiles and the transactional history and an activity analysis consisting of exploratory activities showing the customer negotiation, shopping card, shopp ing pattern and more.

REVIEW OF LITERATURE

Dyche (2001) described that E-CRM is a combination of software, hardware, application and management commitment. E-CRM can be different types like operational, analytical, operations. Analytical CRM is a collection of data and viewed as a continuous process. Parvathyar, A. and Shith J; 2002 the heart of marketing is relationships and nurturing long term relationships should be the goal of marketing practice. H. Peeru Mohammed and V.J Sivakumar 2003 in their titled "strategic issues relating to E-CRM in banks. It also tried to identify and discuss issues relating to implementation of E-CRM in the banking industry.

STATEMENT OF THE PROBLEM

The challenges faced by the banking industry have been so complex. To operate on the tough environment banks need to be ready to change and redefine them the way they do the business. With the competition through up new challenges and customer raising their reputation continuously, it is becoming increasingly difficult for banks to retain their customers when they offer superiors, faster and convenient services. In order to retain their customers, the banks offer ATM services, tele banking, internet banking, home banking; mobile banking and others are offer to another. One among them is E-CRM solutions. With the implementation of E-CRM solutions bank can expect several advantages such as streamlined processing reduced better security at operating control multiple delivery channels for the customers, time to meet easy of new products and the likes.

OBJECTIVES

The study has the following objectives

-To study the theoretical concepts of E-CRM

-To analyze the E-CRM solutions of SBI in Kozhikode district.

RESEARCH METHODOLOGY

Research methodology is the scientific way to solve the research problem. This involves exploring all possible methods of solving the research problem; examine the alternative methods one by one and arriving at the best possible method considering the resources at the disposals of the researched. Descriptive research is used to analyze the research problem. Primary data means the first hand data collected by the researcher .primary data is obtained through questionnaire, observation, direct communication with respondents and personnel interviews.Secondary data are those which have already been collected by someone else and which have already being passed through statistical process. The secondary data were collected from following source; journals, textbooks, internet, and library

SAMPLE SIZE

For the present research I have taken 50 samples. Questionnaires and selected through simple random method.

LIMITATION OF THE STUDY

1. The data collected from 50 customers of SBT in Kozhikode district only, it does not provide a complete picture about Electronic Customer Relationship Management. Due to the nature of customers, it was difficult to spend more time with them to collect additional information
2. The study doesn't cover all the aspects of E-CRM.

FINDINGS

The findings of the study are summarized below

1. It is inferred that maximum number of respondents are male fall under the age of below 30, have studies up to up to under graduate level.
2. By analyzing the employment status of the respondents most of them are come under the category of others.
3. As per study 30% if the respondents are earning income above Rs:30000,24% respondents are earning income from Rs 20000 to Rs 30000,22% have the income below Rs 10000 and 24% respondents are earning a monthly income between Rs 10000 to Rs 20000.
4. It is clear that most (32%) of the respondents are selecting the bank for the reason of easy accessibility.
5. Among the respondent, most (68%) of the respondents have savings account in the bank.
6. Regarding the finding on the period of being the customer of the bank most of the respondents having the customer from 1 to 3 year (30%) and 3 to 5 year (30%).
7. It is known that most of the respondents (48%) are using the online facilities of the bank for the purpose of access anywhere.
8. Regarding the ancillary services provided by the bank most (40%) of the respondents are using e-banking services.
9. Majority of the respondents are using ATM cards (66%).
10. It is clear that most of the respondents are using the plastic cards for shopping (46%).
11. As per study, majority (88%) of the respondents make use of electronic clearing services provided by the bank.
12. As per study, bill payment is the service acquired by the respondents for regular transaction (38%).
13. Regarding the evaluation of the services provided by the bank, most of the respondents say that the services like e- banking, card services and fund transfer are very good, other services like forex service, custodial service, gold sale and others are good.
14. As per study most respondents are agreed upon the E-CRM solutions provided by the bank are quick and easy update but they are not agree on anywhere accessibility.
15. Regarding the ranking to the reason for selecting the bank most of the respondents are giving the first rank to privacy, second rank to convenient banking, third rank to time saving, fourth rank to low cost and lastly fifth rank to tailored product \$ services.

16. As per study most of the respondents are highly satisfied with the services like e-banking, m-banking, card facilities and EFI provided by the bank, In the case of ECS the satisfaction of most of the respondents are neutral.
17. It is inferred that majority of the respondents (94%) are wants to stick on the same bank.

SUGGESTIONS OF THE STUDY

1. Majority of the customers have savings accounts only. Therefore the Banks should explain the various products and services to their customers So that customers can enjoy more and more benefits
2. The banks should motivate their customers about full utilization of ECRM services offered by the bank.
3. Some customers are not aware of the e-CRM services offered by the Bank. So the banks should take effective steps to explain the benefits of CRM to their customers.
4. Some customers feel that the e-CRM services are not secured. The Primary duty of the banks is to create confidence amongst their customer about e-CRM services.

CONCLUSION

Today banks must distinguish themselves by meeting the needs of their customers' better than their competitors. Banks should prepare a separate E-CRM strategy to acquire more and more new customers and retain those customers for a longer period. There is a general agreement that a basic banking E-CRM strategy for creating competitive advantage is the delivery of high service quality. Therefore, by giving better service and product, definitely the banks can taste the success.

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ARCTIC ENVIRONMENTAL CRISIS: A NEW THREAT TO HUMAN SECURITY

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Keralites are in the middle of an environment debate related to protection and conservation of Western Ghats. Environmental destruction and unsustainable development all over the world have resulted in global warming and climate change. So, environment everywhere has to be protected and development should be sustained. It should not be limited to certain areas in the globe, say Western Ghats alone. In the task of tackling the issue of global warming and climate change, cooperation of people and countries belonging to the category of rich and poor are required. Since more pollution is caused by rich people in urban areas, they should bear greater responsibility by reducing pollution and the poor should be assured of dignified life by providing access to education, health care, transportation etc.

With this general introduction of my perspective of environment protection for human security, I would like to draw attention to the top of the world, the North Pole, the northern hemisphere, particularly Arctic Ocean, where climate change is most visible. The arctic is a frozen ocean and the area is surrounded by permanently frozen ground. Arctic was called earth's refrigerator because of the cooling it has been providing the earth. Since the beginning of earth until now, arctic belonged to humanity as a whole and not to any particular country. But climate change which occurred as a result of global warming has brought everything upside down. The ice in the arctic is melting faster and is becoming ice free during summer season.

The paradox is that such a huge environmental catastrophe has brought great commercial opportunities for humans. The environmental challenge is that it will result in rise in sea levels, affect the flora and fauna, change in sea currents as it flows through arctic and thereby threaten security of people in the earth. The opportunity is development of sea routes connecting Asia and Europe through arctic which can save five days of travel time and consequently, reduces cost of cargo traffic. A more significant opportunity is that arctic is the home for nearly 30% of the world's undiscovered oil and gas. This is leading to a geopolitical competition among countries bordering arctic as well as countries far away too, to gain full or partial control over arctic resources.

India and China are eyeing on the arctic resources and had acquired observer status in arctic council, a grouping of polar states to decide the destiny of arctic and its governance. Arctic states are into division and commercial exploitation of arctic and one of the pre-conditions for getting observer status in arctic council is acceptance of sovereign power of arctic littoral states over arctic. It means that India had in principle accepted the exploitation, exploration and division of arctic. The dilemma is whether pristine environment like western Ghats, arctic etc should be conserved or it should be used for the benefit of humans though temporarily and let the price be paid by future generations.

The arctic has become an area of interest for scholars of multiple disciplines like Ecology, Earth sciences, Political science, History, Geography, Anthropology, Economics, International law etc. Understanding arctic from any single perspective would not be complete, and is becoming complex day by day. All these complexities have its roots in climate change which necessitated operation of international law. In the absence of climate change, arctic would have remained as a frozen land without any political or economic or legal significance to the world like other oceans which are common to all. In fact, it was an amendment to United Nations Convention on the Law of the Sea that has made arctic complex and created a desire to divide arctic. According to the amended UNCLOS, a country can claim exclusive economic right over sea beyond 200 nautical miles if it can prove that its continental shelf extends beyond it. So arctic littoral states are claiming that their continental shelf extends till North Pole and so they are claiming exclusive economic rights.

THE ENVIRONMENTAL CHALLENGE

The important environmental challenge in arctic is the melting of the ice cover. Recent studies show that the ice is melting faster than the global average. Any change in the amount of ice in arctic is important because it is the white surface of the ice that reflects sunlight back into space. When ice is replaced by dark ocean water, sunlight can be absorbed, warming the water and increasing the warming of the planet. It would accelerate global warming and could result in rise in sea levels worldwide.

The National Snow and Ice Data Center (NSIDC) in Boulder announced the end of the melt season of 2011 in October first week, with sea ice extent dropping very close to the level reached in 2007, the record low year. According to NSIDC, sea ice extent fell to the second-lowest on record at 1.78 million square miles. The implication is that the four greatest melts since the beginning of scientific measurements in 1979 occurred in the last four years.

NEW TRANSPORTATION ROUTES

Apart from concerns regarding the negative impact of warming in the Arctic, some potential opportunities have come up. Since the middle ages, world's maritime powers looked for a shorter route between Atlantic and Asia. The melting of ice opens up the possibility of two trans arctic routes- The Northern Sea route and the Northwest passage. The new routes will reduce substantially the maritime distances between Europe and Asia, while also providing strategic alternatives to other countries such as Japan, which would have an interest in Arctic access owing to its current dependence on shipping through the Strait of Malacca for most of its energy supplies.

The Northern Sea route (North East Passage) is along Russia's northern border from Murmansk to Provideniya. It is about 2600 nautical miles in length. The Northern Sea Route, the shortest shipping lane from the Atlantic Ocean to the Pacific Ocean, links European Russia with Russia's Far East. The Northern Sea Route passes through the Arctic Ocean's Barents, Kara, Laptev, Eastern Siberian and Chukchi seas, as well as through the Pacific Ocean's Bering Sea. It was opened by the Soviet Union to shipping in 1931. It was opened to the rest of the world in 1991. But, non Russian ships rarely use these waters. The Northern Sea Route over Eurasia is important since it shortens shipping routes between northern Europe and north-east Asia by 40 per cent compared with the existing routes through the Suez or Panama canals, and takes thousands of miles off maritime routes round Africa or Latin America. The distance from St. Petersburg to Vladivostok via the Northern Sea Route is more than 14,000 km but it exceeds 23,000 km via the Suez Canal.

The Northwest Passage is through Canadian arctic islands. It consists of several potential routes. The route through McClure Strait from Baffin Bay to the Beaufort Sea north of Alaska is direct. This route was pioneered by SS Manhattan, an oil tanker modified for ice breaking in 1969 to carry Alaskan North slope Oil to the Atlantic. Use of the North-West Passage over North America could shorten shipping routes between Asia and the US east coast by 5,000 miles.

The current cargo ship activity taking place in the arctic is mainly to transport natural resources from arctic and to deliver goods to natural resource extraction sites. So, the ship activity is not trans arctic, but regional. Bulk of the arctic shipping activity as reported in the CRS report is in the Northern sea route. The west end of the Northern Sea route in Barents Sea is open year-round. In the east, Northern Sea Route is open for two and a half months during the summer. According to the CRS report, oil is transported from Murmansk to Europe. Other materials such as ores, timber, nickel, copper and coal are also shipped from northern coast of Russia. The Murmansk shipping company keeps the Northern Sea route open with nuclear powered ice breakers. It is partially owned by Lukoil. It has a large fleet of ice strengthened oil tankers. Norilsk Nickel, a large producer of Nickel is also a large shipper in the Northern Sea route and is currently building five reinforced cargo vessels.

There is an increase in cruise ship activity in arctic waters. Search the internet, you will find several arctic cruises. In 2007, three cruise ships reportedly sailed through North West Passage. In the Barents Sea, there are regular cruise ships sailing to Svalbard. A Russian yacht, in October 2010 completed a trip of circumnavigating North Pole. It started sailing from St. Petersburg in June and took four months to accomplish its Arctic mission by sailing both the North East and North West Passage of Russia and Canada, respectively. It was not escorted by any icebreaker vessels.

Even lack of ice in potential sea lines also could be a problem during summer. It will allow multilayer ice blocks to flow into potential sea lines. This may not be a problem for cruise ships which has the objective of mere visit. Cruises can change route and need not pass through arctic if the weather is adverse. But cargo ships have to pass through it to reach the destination port. Considering the risks involved and the expenses, cargo ships are taking the more expensive, the great circle route.

OIL, GAS AND MINERAL RESOURCES

The global warming process gradually melts the Arctic Ice Cap, making the High Arctic increasingly open to fishing, shipping and geological exploration to tap a treasure trove of an estimated 30 trillion dollars worth of minerals, oil and natural gas. Land previously covered by ice would be exposed for exploration and exploitation. As a result, mapping of continental margins of countries with lands in arctic intensified. Delineating the extent of continental margin beyond 200 nautical mile exclusive Economic Zone as per United Nations convention on the Law of the Sea will bring substantial amount of submerged land for development. The US Geological Survey report of 2008 says that the extensive arctic continental shelf may constitute the geographically largest unexplored prospective area for petroleum remaining on earth.

It estimates 90 billion barrels of oil and 1700trillion cubic feet of natural gas remain to be discovered. Such reports have led to recent international debates as to which nations can claim sovereignty or ownership over the waters of the Arctic. Climate change in the arctic is caused by global warming and the arctic states could not

have prevented it. When such a situation has presented them an opportunity, they are using it. It is right from policy perspective of a country. But large-scale commercial exploitation of arctic as planned by arctic countries will surely destroy the remaining pristine arctic environment. The better option is to work for reversing global warming through environment protection and to preserve arctic. Moreover, the arctic bordering state-USA (Alaska), Russia, Canada, Norway and Iceland (Greenland) are not poor countries and can sustain without arctic resources. I would like to see arctic as it has been earlier.

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RURAL DEVELOPMENT AND PANCHAYAT RAJ SYSTEM IN INDIA: ROLE OF PANCHAYAT RAJ INSTITUTIONS IN RURAL DEVELOPMENT**Dr. Rajiyabegaum M. Nadaf**

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ABSTRACT

Panchayat raj Institutions have been introduced under the 73rd amendment Act at the constitution of India 1992. Rural development includes the measures to strengthen the democratic structure of society through the Panchayat raj institutions. It also includes measures to improve the rural infrastructure, improve in come of rural householders and delivery system pertaining Education Health and safety mechanisms. Government of India has taken steps to develop rural India and for this, Department of rural development has been setup under the control of ministry of Rural Development. The panchayats are expected to play an important role in rural development in India. Particularly after independence plan documents of both the central and State Government and various committees have emphasized the importance of these bodies in the polity five year plan, specially the second five year plan laid special emphasis on the role of panchayats in rural development.



Overall developments of country is the main objective of Indian Government since its independence in the earlier plans the main thrust for development was laid on agriculture, industry, communication, education, health and allied sectors but soon it was realized that the all-round development of the country is possible only through the development of rural India role of panchayat Raj institutions in rural development assumed as the back bone of Indian villages. It is considered as the third government or local government enacting and implementing various rural development programs ensures overall economic and social transformation of rural areas and reach the disadvantaged, sections and addresses the poverty issues. Effective administration of panchayat Raj Institutions that is “By the people for the people” helps to play different role in achieving the rural developments goals. By the way of addressing the contemporary rural social problems and uncongested conditions or trends that are prevailing such as farmer’s price fluctuations declining production due to climate change etc. panchayat Raj institutions adheres and emphasis the need and aspirations of the local people and utilize the governmental provision to its maximum.

Of all the institutions of the modern and independent India panchayat Raj Institutions. They remained in integral part of rural Indian society and played important role in maintaining social order and self-sufficient village administration in ancient India. The British found in convenient for their objective even in its dismal days. They used it to collect revenue and consolidate their authority after Independence inspired by Mjhatma Gandhi’s vision of “Ram Rajya” and realizing the political significance of panchayats, the leadership tried to revive the institution. They regarded it as the self-Governing institution at the local level to ensure the effective participation of people in the process of growth and development. However the history of Panchayat Raj system has not beer uniform. It has witnessed many twists and turns, ups and downs.

Rural development is a comprehensive term. It essentially focuses on action for development of areas out side the main stream urban economic system we should think of what type of rural development. It needed because modernization of village leads to urbanization and village environmental disappears. Rural development has traditionally centered on the exploitation of land intensive natural resources such as agriculture and forestry. However change in global production network and increased urbanization have changed the character of rural areas and also it is the process of improving the quality of life and economic well being of people living in rural areas.

INTRODUCTION

In India the Panchayat Raj generally refers to the system introduced by the constitutional amendment in 1992 although it is based upon the traditional panchayat system of south Asia. The Panchayat Raj system was formalized in 1992 following study conducted by a number of Indian committees on various ways of Mahatma Gandhi advocated Panchayat Raj as the foundation of Indias political system, as a decentralized form of government in which each village would be responsible for its own affairs. The term for such a vision was Gram Swaraj (“village self-governance”) instead, India developed highly centralized form of Government. However, this has been moderated by the delegation of several administrative functions to the local level empowering elected gram panchayats.



There are significant differences between the traditional panchayat Raj system that was envisioned by Gandhi and the system formalized in India in 1992. In India, the Panchayat Raj now functions as a system of governance in which gram panchayats are the basic units of local administration. The system has three levels : Gram Panchayat; Mandal Parishad or Block Samiti or Panchayat Samiti and Zilla Parishad it was formalized in 1992 by the 73rd amendment to the Indian constitution. This led to the establishment of a three tier panchayat raj system.

1. Gram Panchayat at the village level.
2. Panchayat Samiti at the block level.
3. Zila parishad at the district level.

The Balwant Raj Mehta committee, headed by MP Balwant Raj Mehta was a committee appointed by the Government of India in January 1957 to examine at the work of the community development programme (1952) and the National Extension Service (1953) to suggest measures to improve their work. The launching of panchayat raj Institutions throughout the country, the committee recommended the establishment of the scheme of democratic decentralization. Which finally came to be known as Panchayat Raj.



PANCHAYAT RAJ INSTITUTIONS - BRIEF HISTORY

Panchayat Raj System was first adopted by the state of Rajasthan in Nagaur district on 2nd Oct 1959. The second state was Andhra Pradesh while Maharashtra was the ninth state. State government during the 1950s and 60s adopted this system as laws were passed to established panchayats in various states. It also founded backing in the Indian constitution with the 73rd amendment in 1992 to accommodate the idea. The Amendment Act of 1992 contains provision for devolution of powers and responsibilities to the panchayats, both for preparation of economic development plans and social justices as well as for implementation in relation to 29 subjects listed in the eleventh schedule of the constitution and the ability to levy and collect appropriate taxes, duties, tolls and fees the Act aims to provide a three-tier systems of panchayat Raj for all states having a population of over 2 million to hold panchayat elections regularly every five years to provide seats reserved for scheduled castes, scheduled tribes and women to appoint a state finance commission to make recommendations regarding the financial powers of the panchayats and to constitute a district planning committee to prepare a development plan draft for the district.

THE PANCHAYATS RECEIVE FUNDS FROM THREE SOURCES

1. Local body grant as recommended by the central finance commission.
2. Funds for implementation of centrally sponsored schemes.
3. Funds released by the state governments on the recommendations of the state finance commission.

In the history of Panchayat Raj in India on 24 April 1993 the constitutional (73rd Amendment) Act 1992 came in to force to provide constitutional status of the Panchayats Raj institutions. This act was extended to panchayats in the tribal areas of eight states. Namely Andhra Pradesh, Odisha, Himachal Pradesh, Gujarat, Maharashtra and Rajasthan beginning on 24 December 1996. Currently the Panchayat Raj system exists in all states except Ngaland, Meghalaya and Mizoram and in all union territories except Delhi.

THE ROLE OF PANCHAYAT RAJ INSTITUTIONS IN RURAL DEVELOPMENTS

Rural development connotes overall development of rural areas with a view to improve the quality of life of the rural areas with a view to improve the quality of life of the rural people. It is a comprehensive and multi-dimensional concept and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socio-economic infrastructure, community services and facilities and human resources development in rural areas rural development is a phenomenon is the end result of interaction between various physical, technological economic-socio-cultural and institutional factors. Rural development is a strategy is designed to improve the economic and social wellbeing of a specific group of people the rural poor. Rural development as a discipline is multi disciplinary nature representing an intersection of agricultural social behavioural, engineering and management sciences.

**BASIC ELEMENTS AND NECESSITIES OF LIFE IN RURAL DEVELOPMENT**

Despite the differences in geographical location culture and historical state of development of a country there are three basic elements which are considered to constitute the true meaning of rural development viz The basic necessities of life for people for sustaining them include food, clothes, shelter, basic literacy, primary health care and security of life and property, provision of these basic necessities of life to everybody is the primary responsibility of all the economies. It is the necessary condition for improvement of quality of life or rural people which forms start of rural development.

SELF RESPECT AND FREEDOM

Self-respect, dignity and honour of every person should from part of rural development programmes freedom of people should be ensured in different aspects of life in rural areas like economic freedom, ideological freedom and freedom from social servitude, servitude of any form reflects a state of under development.

NEED FOR RURAL DEVELOPMENT :

The predominantly rural character of India's national economic is reflected in very high proportion of its population living in rural areas. It was 89 percent in 1901 83 percent in 1950, 80 percent in 2001 with more than 740 million of Its population living in rural areas, with the rural sector contributing about 30 percent of the gross domestic product to strategy of socio-economic development for India which neglects the rural people and rural areas can be successful. Rural development is therefore an absolute and necessity in India.

RURAL DEVELOPMENT THROUGH PANCHAYAT RAJ INSTITUTIONS :

Panchayat Raj Institutions are involved actively in fulfilling the most cherished goal of development with social justice brining the aspiration of the Indian people for their participation in the development process of the country. A clear cut role for panchayt Raj Institution in rural development has been envisaged subsequent to the 73rd constitutional amendment, Government of India and the state governments have been increasingly seeking the assistance of Panchayat Raj Institutions in the implementation of various schemes as well as poverty alleviation programmes of these the following development programmes of the Government of India and the State Government have invariably sought a meaningful involvement of the Panchayat Raj Institution. A specific role has been carved out for them in the context of the eleventh schedule and the five year plans.

1. Sampoorna Gramin Rozagar Yojana (SGRY)
2. Swarnjayanti Gram Swarozgar Yojana (SGSY)
3. Indira Awas Yojana (IAY)
4. Trial Area Development Programme (TADP)
5. Samagra Awas Yojana (SAY)
6. Pradhan Mantri Gramodaya Yojana (PMGY)
7. Antyodaya Anna Yojana (AAY)
8. National Rural Employment Guarantee Scheme (NREGS) and many others.

Panchayat Raj Institutions are involved in rural development through their participation in planning and execution of the village level. Gram Sabha which is an integral part of the panchayat system is being empowered to involve all the people in the decentralized planning even though funds and sanctioning power may still be at different level but when the question comes for execution of programmes there is on alternative but to involve. The Panchayat Raj Institutions as the village level. There is no substitute to local governance for meeting the needs of the local population. The 73rd and 74th constitutional amendments recognized that necessity. The lowest tier of the local government namely Gram Panchayat is directly in contact with the citizen and can be taken to task in the Gram Sabha and by other means. It is responsible for a number of functions ranging from simple civil functions to complex development planning. But is could carry out these functions only when adequate powers and resources are devolved on it.

Empowering The Panchayat Raj Institutions :

The issue of empowering the Panchayat Raj Institution involves transferring of the following.

1. Funds
2. Functions
3. Functionaries

The planning commission and the ministry of Rural Development have repeatedly impressed upon the state governments. The need for transferring these resources in respect of 29 subjects in the eleventh schedule of the constitution of India to the panchayats.

These subjects are

1. Agriculture including agricultural extension
2. Minor irrigation.
3. Water management and watershed development.

4. Animal husbandry.
5. Fisheries
6. Social forestry farm
7. Minor forest produce
8. Land Improvement
9. Implementation land reforms
10. Land consolidation and soil conservation
11. Small scale industries including food processing industries, Khadi.
12. Village and Cottage Industries.
13. Rural housing, Drinking water.
14. Fuel and Fodden.
15. Road, culverts, Bridges, ferries
16. Waterways and other means of transport and communication.
17. Rural electrification including distribution of electricity.
18. Non-conventional energy, poverty alleviation programmes.
19. Education including primary and secondary schools.
20. Technical training and vocational education.
21. Adult and non-formal Education.
22. Libraries
23. Cultural Activities
24. Markets and fairs
25. Health and Sanitation
26. Family welfare, women and child development.
27. Social welfare
28. Welfare of the weaker section in particular welfare of the scheduled castes and scheduled tribes.
29. Public distribution system and maintenance of community assets.

The 29 subjects mentioned above are listed in the eleventh schedule of the constitution of India. They cover all the key aspects of village life. However, in spite of the 73rd amendment most of the states have transferred very little power and financial resources to the panchayat.

CONCLUSION

Panchayats are India's ancient autonomous democratic institutions. Description of panchayats is found in the ancient Indian text Rigveda in the form of sabhas and samities. Panchayat literally means assembly of the (Panch) wise and respected elders chosen and accepted by the village community yat means assembly or sabha the philosophy of panchayat Raj is deeply steeped in tradition and culture of rural India. It is by on means a new concept. Panchayat Raj provided a system of self governance at the village level. Panchayat Raj Institutions is the grass root unit of self Government. It has been declared as the vehide of socio-economic transformation in rural India. Effective and meaningful functioning of these bodies would depend on active involvement contribution and participation of its citizens.

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**AN ECONOMIC STUDY OF NATIONAL FOOD SECURITY ACT AND ANNA BHAGYA YOJANA
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I. INTRODUCTION

The Public Distribution System (PDS) in India is more than half-a century old as rationing was first introduced in 1939 in Bombay by the British Government as a measure to ensure equitable distribution of food grains to the urban consumers in the face of rising prices. Thus, rationing in times of crisis like famine was the historical precursor to the national policy of stabilization and management of food grains. Among the number of price control conference held during 1940-42, the sixth, held in September, 1942 laid down the basic principles of a Public Distribution System for India. The Food Department, Set up in December, 1942 formulated an All India Basic Plan that dealt with issues such as procurement, contracts for purchasing agents, public distribution, inspection and storage.

The basic objectivity of the Food Policy was stabilization of food prices in the economy. With inflation spiraling and the food situation deteriorating persistently in many parts of the country, the Food Grains Policy Committee (1943) recommended for the introduction of rationing in urban centers with a population of more than 100,000. The consequent food distribution was exclusively focused on the urban centers. That with partition, India bequeathed 82% of the population of the subcontinent, 75% of the cereal production and 69% of the irrigated area aggravated the food situation. However, under the influence of Mahatma Gandhi, a policy of decontrol was announced in December, 1947. Policies kept changing with the reintroduction of controls in September, 1948. Shift to decontrol during 1952-54 and resources to controls in 1957.

❖ Public Distribution System

Public distribution system is a general concept. Its broad definition can be considered for the practical purpose of this study. PDS means distribution of essential commodities to a large number of people through a network of FPS on a recurring basis. The commodities are as follows:

Wheat

Rice

Sugar

Kerosene

PDS evolved as a major instrument of the Government's economic policy for ensuring availability of food grains to the public at affordable prices as well as for enhancing the food security for the poor. It is an important constituent of the strategy for poverty eradication and is intended to serve as a safety net for the poor whose number is more than 330 million and are nutritionally at risk. PDS with a network of about 4.99 lakh Fair Price Shops (FPS) is perhaps the largest distribution network of its type in the world.

❖ Target Group

The Targeted Public Distribution System (TPDS) was introduced w.e.f., June-1-1997 which makes a clear distribution between the Below Poverty Line (BPL) populations would be identified in every state BPL family would be entitled to a certain quantity of food grains at specially subsidized prices. While BPL population were offered food grains at half the economic cost, the APL, who were not to have a fixed entitlement to food grains, were supplied grains at their economic cost. Thus, TPDS intends to target the subsidized provision of food grains to 'poor in all areas' unlike RPDS, which laid stress on 'all in poor areas'.

❖ PDS impact on Poverty

Radhakrishna Report has also studied the decline in poverty as a result of PDS subsidies on poverty was moderate; subsidies were estimated to have reduced poverty by 1.6 % points in rural areas and 1.7 % points in urban areas. About 12 million persons (9 million in rural and 3 million in urban areas) may have moved out of poverty in 1986-87 due to income transfers from PDS. As the absolute number of poor in India was put at 274 million in 1986-87, these numbers are small; rather insignificant. The poor impact of the scheme in poor states also underlines the need for strengthening PDS in these states. As long as the development processes is not able to reduce poverty effectively in Bihar, Uttar Pradesh, Madhya Pradesh, Orissa and Rajasthan, the continuance of the PDS in poor states stands justified. Rather the need of the hour is to encourage proper targeting to achieve of better result and to build commitment on the part of the poorer states to purpose PDS. Particularly among the poorer households given the high income and price elasticity's for staple food subsidies in all probability are

likely to result in higher consumption by the poor. This would have a positive impact on the nutritional status of the malnourished poor. This is clearly borne out by studies (Ashok Gulati; 1989). For example George's paper on estimates of calories reduction indicates that, if rationing (food subsidy scheme) were discontinued in Kerala and Gujarat based on his earlier (1983) work, George calculated that in Kerala the calorie intake would go down by 46 per person among the highest income group. The highest income group and by 138 among the lower income group. The highest loss of 224 calories per person, however, is to the households of low middle income group. In Gujarat, the loss would be of the order of 178 calories per person in the highest income group and 192 calories per person in the lowest income group. A notable feature is that in which ever state PDS covered the rural poor, there has been an important in the welfare and nutrition levels of the poor (Radhakrishna and Indrakant:1988) and in Andhra Pradesh, the white cardholders drive substantial benefits from the subsidized rice scheme (Indrakant 1996).

II. Objectives of the Paper

1. To know the Food Security
2. To understand the performance National food Security Act
3. To analyse the performance Anna Bhagya Yojana
4. To study the Allocation of Commodity in NFSA and ABY

III. Research Methodology

The present study based on secondary sources. the sources were collected from secondary information, concerned websites, journals, Govt reports and Economic survey.

IV. National Food Security Act

National Food Security Act and Anna Bhagya Yojana are both in Food Security System. As passed by the Parliament, Government has notified the National Food Security Act, 2013 on 10th September, 2013 with the objective to provide for food and nutritional security in human life cycle approach, by ensuring access to adequate quantity of quality food at affordable prices to people to live a life with dignity. The Act provides for coverage of upto 75% of the rural population and upto 50% of the urban population for receiving subsidized foodgrains under Targeted Public Distribution System (TPDS), thus covering about two-thirds of the population. The eligible persons are entitled to receive 5 Kgs of foodgrains per person per month at subsidised prices of Rs. 3/2/1 per Kg for rice/wheat/coarse grains. The existing Antyodaya Anna Yojana (AAY) households, which constitute the poorest of the poor, will continue to receive 35 Kgs of foodgrains per household per month.

The Act also has a special focus on the nutritional support to women and children. Besides meal to pregnant women and lactating mothers during pregnancy and six months after the child birth, such women are also being entitled to receive maternity benefit of not less than Rs. 6,000. Children up to 14 years of age are entitled to nutritious meals as per the prescribed nutritional standards. In case of non-supply of entitled food grains or meals, the beneficiaries will receive food security allowance. The Act also contains provisions for setting up of grievance redressal mechanism at the District and State levels. Separate provisions have also been made in the Act for ensuring transparency and accountability.

❖ Status of Implementation of the Act

The Act is now being implemented in all the States/UTs, and 80.72 crore persons are being covered out of intended coverage of 81.34 crore persons. In Chandigarh, Puducherry and urban areas of Dadra & Nagar Haveli, the Act is being implemented in the cash transfer mode, under which food subsidy is credited directly into the bank accounts of beneficiaries, who then have the choice to buy foodgrains from the open market.

❖ Salient Features NFSA

1. Coverage and entitlement under Targeted Public Distribution System (TPDS)

Upto 75% of the rural population and 50% of the urban population will be covered under TPDS, with uniform entitlement of 5 kg per person per month. However, since Antyodaya Anna Yojana (AAY) households constitute poorest of the poor, and are presently entitled to 35 kg per household per month, entitlement of existing AAY households will be protected at 35 kg per household per month.

2. State-wise coverage

Corresponding to the all India coverage of 75% and 50% in the rural and urban areas, State-wise coverage will be determined by the Central Government. The then Planning Commission (now NITI Aayog) has determined the State-wise coverage by using the NSS Household Consumption Survey data for 2011-12.

3. Subsidised prices under TPDS and their revision

Foodgrains under TPDS will be made available at subsidised prices of Rs. 3/2/1 per kg for rice, wheat and coarse grains for a period of three years from the date of commencement of the Act. Thereafter prices will be as fixed by the Central Government from time to time, not exceeding MSP. It has been decided by the Government to continue the above mentioned subsidized prices upto June, 2019.

In case, any State's allocation under the Act is lower than their current allocation, it will be protected upto the level of average offtake under normal TPDS during last three years, at prices to be determined by the Central Government. Existing prices for APL households i.e. Rs. 6.10 per kg for wheat and Rs 8.30 per kg for rice has been determined as issue prices for the additional allocation to protect the average offtake during last three years.

4. Identification of Households

Within the coverage under TPDS determined for each State, the work of identification of eligible households is to be done by States/UTs.

5. Nutritional Support to women and children

Pregnant women and lactating mothers and children in the age group of 6 months to 14 years will be entitled to meals as per prescribed nutritional norms under Integrated Child Development Services (ICDS) and Mid-Day Meal (MDM) schemes. Higher nutritional norms have been prescribed for malnourished children upto 6 years of age.

6. Maternity Benefit

Pregnant women and lactating mothers will also be entitled to receive maternity benefit of not less than Rs. 6,000.

7. Women Empowerment

Eldest woman of the household of age 18 years or above to be the head of the household for the purpose of issuing of ration cards.

8. Grievance Redressal Mechanism

Grievance redressal mechanism at the District and State levels. States will have the flexibility to use the existing machinery or set up separate mechanism.

9. Cost of intra-State transportation & handling of foodgrains and FPS Dealers' margin

Central Government will provide assistance to States in meeting the expenditure incurred by them on transportation of food grains within the State, its handling and FPS dealers' margin as per norms to be devised for this purpose.

10. Transparency and Accountability

Provisions have been made for disclosure of records relating to PDS, social audits and setting up of Vigilance Committees in order to ensure transparency and accountability.

11. Food Security Allowance

Provision for food security allowance to entitled beneficiaries in case of non-supply of entitled foodgrains or meals.

12. Penalty

Provision for penalty on public servant or authority, to be imposed by the State Food Commission, in case of failure to comply with the relief recommended by the District Grievance Redressal Officer.

❖ Assistance to States/UTs for non-building assets for State Food Commissions

The National Food Security Act, 2013 (NFSA) provides that every State Government shall, by notification, constitute a State Food Commission for the purpose of monitoring and review of implementation of the Act. It has been decided that in case a State decides to set up State Food Commission on exclusive basis, Central Government will provide one time financial assistance for non building assets for State Food Commission. Accordingly a component viz., "Assistance to States/UTs for non-building assets for State Food Commissions" has been included under the Umbrella Scheme on "Strengthening of PDS operations" of the Department. Under this component, the assistance is available for non-building assets such as furniture, office equipment, computers etc. These may include computers, air-conditioners, photocopiers, Fax machines, telephones, EPABX system, tables, chairs, storage units etc. Under the scheme, assistance is not provided for any construction activity or any recurring expenses.

❖ Allocation Commodities under NFSA 2019

Table – 01: NFSA Total Ration Cards (2019)

	NFSA Total Ration Cards	% NFSA Total Ration Cards
NFSA - PHH	9,70,19,660	63.16
NFSA - AAY	1,38,50,609	9.02
Total NFSA Ration Cards	11,08,70,26	72.18

Source: <https://dfpd.gov.in/nfsa-act.htm>

Table – 02 :NFSA under Central Allocations Commodities (2019)

Commodities	Central Allocations	Allocated	Distributed	% Distributed
Wheat (MT)	11,58,965.75	8,57117.49	7,02996.14	82.02
Rice (MT)	18,10,427.09	15,21,253.10	12,51,002.50	82.24
Coarse Grains (MT)	0.00	30,368.42	26,952.53	88.75
Total (MT)	29,69,396.85	24,08,739.01	19,80,951.17	82.24

Source: <https://dfpd.gov.in/nfsa-act.htm>

Table – 03: NFSA Total Ration Cards in Karnataka

	NFSA Total Ration Cards	% NFSA Total Ration Cards
NFSA - PHH	1,16,56,441	81.2
NFSA - AAY	7,78,689	5.42
Total NFSA Ration Cards	1,2435,130	86.63

Source: <https://dfpd.gov.in/nfsa-act.htm>

Table – 04: NFSA Allocations Commodities in Karnataka

Commodities	Central Allocations	Allocated	Distributed	% Distributed
Wheat (MT)	0.00	0.00	1,169.39	0.00
Rice (MT)	2,17,403.00	2,17,904.14	1,81,502.20	83.29
Coarse Grains (MT)	0.00	0.00	0.00	0.0
Total (MT)	2,17,403.00	2,17,904.14	1,82,671.59	83.83

Source: <https://dfpd.gov.in/nfsa-act.htm>

V. Anna Bhagya Yojana in Karnataka

Anna Bhagya Scheme is in force wef. July- 2013 in Karnataka. From the date of implementation of Anna Bhagya Yojana the beneficiaries of BPL cards holders are availing enhanced quantity of food grains. Earlier to this a BPL card family having one member were availing a minimum quantity of 4 kg rice and 1 kg wheat, and a maximum quantity of 20 kg rice and 3 kg wheat. According to New Scheme a BPL family having 1 member is availing quantity 10 kg, 2 members family is availing 20 kg, 3 members and above family is availing 30 kg of food grains. Under Anna Bhagya Scheme upto April 2015 the rate of issue of food grains per kg is also reduced to Rs. 1/- from May 2015 onwards every unit of the priority households have been issued 5 Kgs of food grains at free of cost. Uniform rate for Kerosene is introduced throughout the State. All the eligible card holders are getting 1 Kg sugar per card. Under this scheme more than 103 lakh BPL families are the beneficiaries every month. By increasing the issue quantity and distributing food grains at free of cost, supports the food security and also purchasing ability of the BPL families.

In the year of 2017 April the Government extended the quantity of food grains to the Anna Bhagya Yojana, Antyodaya Yojana BPL and APL cards. According to the new direction, every member will get 7 kg of Rice and 35 kg for a AAY card freely. 3 liter of kerosene will be given for each AAY APL and BPL at the rate of 25 Rs per liter. (Prajavani paper April-2-2017, page no 3). The Government invested 9350 crores for the Anna Bhagya Yojana since 2017. The central Government gave Rs 27 as a subsidy for a kg of rice.

❖ Important elements of Anna Bhagya Yojana

As per the data of 2013 some important elements are given below.

1. ABY is come into effect in July 2013.
2. Every month 2.93 lakh metric ton of food grains is being distributed for 1 crore 3 lakh BPL and AAY card holders.
3. The State Government invested 3046.04 crores for this scheme in the year 2013-14 and 4365 crores in the year of 2014-15 for the successful implementation this scheme.
4. The State Government adopted “National Food Security Law” from the year of 2014 January onwards.
5. 73% of the rural population and 49% of the urban population is used to get the benefit of this scheme.
6. According to National Food Security Law the elder woman of the family is considered as the “Head of the Family” and the cards will be issued in her name.
7. According to the direction of the Food and Civil Services Department of Karnataka the Fair Price Shops should be opened 10 days of beginning of the month from 8 AM to 8 PM.
8. The token of ration will be issued on line before the first day of the beginning of the month.
9. Kerosene will be distributed from 15th of the month to end of the month. Token will be issued online for the beneficiaries.
10. Anna Bhagya Adalath
Every month of the 7th date the Taluk level Officers will meet at each Fair Price Shops in order to solve the problems of beneficiaries from morning 8 O Clock to 12 O clock afternoon.
11. List of the beneficiaries will be given to the Fair Price Shops before the beginning of the distribution of food grains.
12. Kerosene will be distributed based on number of family members of in the ration cards. 3 liters of kerosene will be given to the card holders who have 1 or 2 members and 5 liters will be given for the beneficiaries who have more than 3 members in the family at the rate of 18 per liter. From 2017 April onwards the cost of the kerosene is Rs 25 per liter.
13. At first kerosene was not distributed to APL card holders. But now a days they will be given kerosene.
14. Consumer Friendly Department
The Department of Food and Civil Services is so consumer friendly that the eligible beneficiaries will be allowed to file the applicator online, edit their names and updating the information of the receiving the ration cards, SMSs will be sent monthly by quoting the quantity of the ration that they are going to take.
15. In order to avoid the cheating in measurement, E-ration machineries have been established in every Fair Price Shops.

❖ **Progress of Anna Bhagya Yojana**

Table No – 05: Distribution of the Quantity of Food Grains

Food Grains	North Karnataka	South Karnataka
Eligible beneficiaries who receives 10 kg of food grains		
Rice	4 kg	7 kg
Wheat	2 kg	1 kg
Jowar	4 kg	2 kg
Eligible beneficiaries who receives 20 kg of food grains		
Rice	11 kg	15 kg
Wheat	3 kg	2 kg
Jowar	6 kg	3 kg
Eligible beneficiaries who receives 30 kg of food grains		
Rice	17 kg	22 kg
Wheat	5 kg	3 kg
Jowar	8 kg	5 kg

Source: Government of Karnataka Dept of Food and Public Distribution and Consumer Affairs. www.ahar.kar.nic.in

Table No - 06
Investment of Cost for food grains in Anna Bhagya Yojana

Year	Cost (in crore Rs)
2013-2014	3046
2014-2015	2533
2015-2016	2120

Source: Economic Survey 2016

Table No - 07

Cost of Anna Bhagya Yojana (in crores)

Year	Reserved Fund	Invested Fund
2013-14	3049	3046
2014-15	4365	2533.28
2015-16	2266	2195.85
2016-17	1975	1438.34

Source: Vijaya Karnataka 19/3/2017 page no: 4

As per the above table the invested amount for Anna Bhagya Yojana has been decreased. It is because of the reforms and actions which are taken in implementation of Anna Bhagya Yojana

VI. CONCLUSION

National Food Security Act and Anna Bhagya Yojana are both in Food Security System. As passed by the Parliament, Government has notified the National Food Security Act, 2013 on 10th September, 2013 with the objective to provide for food and nutritional security in human life cycle approach, by ensuring access to adequate quantity of quality food at affordable prices to people to live a life with dignity. Anna Bhagya Scheme is in force wef. July- 2013 in Karnataka. From the date of implementation of Anna Bhagya Yojana the beneficiaries of BPL cards holders are availing enhanced quantity of food grains. Earlier to this a BPL card family having one member were availing a minimum quantity of 4 kg rice and 1 kg wheat, and a maximum quantity of 20 kg rice and 3 kg wheat. According to New Scheme a BPL family having 1 member is availing quantity 10 kg, 2 members family is availing 20 kg, 3 members and above family is availing 30 kg of food grains.

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PROBLEMS OF PRIMARY SCHOOL WOMAN TEACHERS AND REMEDIAL MEASURES**Amirunnisa A. Shaikh¹ and Dr. Ravi S. Dalawai²**Research Scholar¹ and Assistant Professor², Department of Sociology, Rani Channamma University, Belagavy**ABSTRACT**

It is indeed an universally accepted fact that teachers are the group who decide the future of the nation. Despite of this it is very unfortunate that it has to be reiterated that teachers are key aspects in the reconstruction of education.

This school enabled the girl students to pursue education. The girl students thus educated were employed as teachers, clerks, typists etc in various sectors. Thus doors of employment were widely opened for the educated girls.

The relatives of the political leaders and teachers closely associated with the political leaders gain transfers to the place of their choices surpassing the academic rules and regulations of the education system. Despite of all the problems women teachers don't lag in showing their concern towards the students and render their sincere service in constructing the bright future for the students.

Keyword: Problems of woman teacher, primary education, health problems, teacher transfers, Remedial measures to curb the problems etc.

INTRODUCTION

It is indeed an universally accepted fact that teachers are the group who decide the future of the nation. Despite of this it is very unfortunate that it has to be reiterated that teachers are key aspects in the reconstruction of education.

Since from the ancient period in the education system teachers has acquired a sacred and most respectful position in the society. Teachers are the treasure of knowledge. Teachers' posses the thorough knowledge about the education process and are capable of inculcating the most appropriate teaching methods according to his experience. As the teacher is the only being educated, it is only through the teacher the society will be educated. As the teachers are capable of preaching and guiding the younger generation thus enabling the students to gain confidence and ability, teachers enjoy a respectful position in the society. The qualities like knowledge, dedication, intelligence and moral sincerity of the teachers is highly appreciated and respected in the society. The current younger generation of teachers are to adopt the simple lifestyle and minimum requirements as of the teachers of previous generation. Thus the younger teachers are to follow the moral values from the teachers of previous generation. Even the society benefitted from the teachers has highly contributed to the welfare of the teachers as per its economic strength. Society has provided a superior position to the teachers. Everyone in the society, the poor and the rich, King and the citizens each and everyone in the society owe respect to the teacher.

METHODOLOGY

The present data is collected from secondary sources likes books, journals, online articles etc.

EDUCATION AND ORIGIN OF WOMEN TEACHERS

Christian missionaries are said to be the foremost to provide modern education in India. English education changed the perspectives of the Indian education. Christian missionaries were the foremost to provide modern education to the girl students in India. For the first time in India, Ishwarchandra Vidyasagar in association with Drinkwater Bethune established a school especially for girl students at Calcutta in 1847. This school enabled the girl students to pursue education. The girl students thus educated were employed as teachers, clerks, typists etc in various sectors. Thus doors of employment were widely opened for the educated girls. The thought of structuring curriculum most suitable for the girl students was started. In this background in 1848 Mahatma Jyotiba Pule constantly started uniting organizations and organized various revolts in view of women rights. Jyotiba Pule's wife Savitribai Pule was appointed as women teacher to educate women. Savitribai Pule was termed as first women teacher and is rightly adjudged as Saraswati of Women teacher.

Likewise, Jyotiba Pule and Savitribai Pule were termed as the foundation for the women teachers' profession. Thus the women teacher profession was evolved.

Meaning of School

School is termed as social institute. John Hughes has rightly opined that the school is nothing but a tiny society.

The word 'school' is derived from a English vocabulary 'School'. This is synonymous to the word school. The word 'school' is basically derived from the Greek word 'Skhole' which means 'leisure'.

Primary Education

The students in the age group of 6-14 years availing the universal, compulsory and free education is called as primary education.

Thus the women teachers engaged in providing primary education to the children at the education institutes are called as women teachers. The women indulged in profession of providing education are termed as women teachers. The teaching profession is termed as most superior of all the professions. Therefore women are much attracted towards teaching profession. Therefore the numbers of the women in teaching profession as significantly increased. Women are very much fascinated towards teaching profession. Thus women teachers play a vital role in the education sector.

In the present modern society women are exposed to various problems. The problems faced by the women school teachers is one amongst them.

1. Transportation

Due to inadequate transportation system women teachers living at far place are unable to reach the workplace in time thus hampering the teaching efficiency of the women teacher.

2. Inefficient Infrastructure

Most of the schools do not have adequate infrastructure. Following are some of the infrastructural deficiency a) Inadequate building for school b) Lack of toilets 3) Lack of lecture hall and Laboratory 4) Lack of Library room 5) Non availability of Playground in the school premises 6) Lack of separate washrooms for men and women. These infrastructural drawbacks are the hampering the teaching efficiency of the teacher. Thus teachers are facing problems in providing education to the students.

3. Problems in transferring of teachers

The process of transferring the teachers from one school to the other in accordance to the academic rules and regulations is called as transferring. Presently, the women teachers of primary schools are not transferred in accordance to academic rules and regulations. Corruption has crept in the process of transfer. The individual with political influence and financial support seek transfer to the desired places and school. In such consequences, though a teacher deserves a transfer but has no political influence or recommendation and financial support will hardly be transferred to place of his or her choice.

• Political Intervention

In fact today, political intervention is a very quite common aspect in every sector. Likewise political intervention in the form of influence and recommendation is quite common in the transfer process of the teachers. The authorities of the school act as puppets of the political leaders. The advises of the local political leaders becomes the verdict in the transfer process of the teachers. The relatives of the political leaders and teachers closely associated with the political leaders gain transfers to the place of their choices surpassing the academic rules and regulations of the education system.

• Problems of inadequate staff

In some of the circumstances even when the teacher is transferred to some other school, due to the shortage of teachers the Head master/mistress of the school does not relieve the staff until other teacher is appointed to his/her place. Therefore the teachers face harassment in their service.

• Greed for money amongst the authorities

It is a grand old saying that even the dead open its open hearing the name of money. In this instance we can image the greed of the living. At the time of transfers in the office of the education authorities, the authorities receive bribe and transfer the staff surpassing the rules and regulations of the education system.

• Problems of Regional Diversity

When the teachers are transferred from the school of one region to the school located in other regions, most likely teacher face the housing problem and language problem. In many of the instances the teachers face problems in getting adopt to the environment.

• Familial Problems

The primary school women teachers affectionate relationship with parents, husband and children when transferred to different places face serious family problems.

• Problems of Husband and Wife

When both husband and wife are employed they wish to work in one place. When either of the partners get transferred to different place they face various problems.

• Additional teacher's transfers

When the teachers are in additional numbers in particular school they are transferred to different schools having less number of teachers. Though the teachers are unwilling to go to different school they are supposed to go to the transferred school. In this scenario the teachers lose their interest towards their profession and fail in structuring the future of the students.

OTHER PROBLEMS**1. Healthy environment to carryout Teacher's Profession**

As the schools do not have adequate number of rooms both male and female teachers are to work in the same space. There are no separate room for women teachers.

2. Exploitation from Male Staff

The behaviour of male staff when talking, looking to the female teachers is bit threatening. Thus the female teachers feel unsecured when working with male staff.

3. Leads to Misinterpretation

When the female teachers in the school move closely and friendly with their male colleagues the relationship of the female teacher with the male colleagues is misinterpreted.

4. Severe Workload

The headmistress or the higher authorities of the school entrust more workload to female teachers. The higher authorities are of the opinion that the female teachers are capable of accomplishing the assigned task in a systematic way. Therefore the women teachers are entrusted more and more work thus exploiting the women teachers.

5. Health Problems

The primary school women teachers are susceptible for various mental and physical disorders. The primary school women teachers suffer from various disorders like mental stress, skin diseases, blood pressure, haemophilia and other health disorders. All the above problems are quite common amongst the primary school women teachers.

REMEDIAL MEASURES TO CURB THE PROBLEMS OF PRIMARY SCHOOL WOMEN TEACHERS

1. The primary school women teachers are to be respected.
2. The most suitable environment for the women teachers are to be established in the school.
3. Separate toilets are to be constructed for women teachers at every school and safe and pure drinking water facility is to be provided at every school.
4. The corruption in the education department has to be eliminated.
5. The political intervention in the transfer process of the teachers is to be avoided.
6. While appointing the women teachers they are to be appointed to the school located in place of their choices.
7. The government has to take measures to look after the health aspects of the primary school women teachers.

CONCLUSION

In the present modern world the primary school women teachers are facing various problems. The government has to look upon the problems faced by the primary school women teachers. The problems faced by the primary school women teachers at Government schools and The problems faced by the primary school women teachers at private schools are not the same. Despite of all the problems women teachers don't lag in showing their concern towards the students and render their sincere service in constructing the bright future for the students. The contention they get from their work is no less than the superior award.

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A COMPARATIVE ANALYSIS OF PPF V/S ELSS MUTUAL FUND AS TAX SAVING AVENUE

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ABSTRACT

Equity Linked Savings Scheme (ELSS) is a type of mutual fund, which invests the corpus in equity and the equity related products. These schemes offer tax rebates to the investors under specific provisions of the Indian Income Tax Act, 1961. Their growth opportunities and risks are like any other equity-oriented schemes. ELSS is open-ended; hence can be subscribed to and exited from at any point of time. The recent fall in the interest rate on savings bank and other deposits have been responsible for diverting the investment towards other schemes. In addition to this, Income Tax benefits are also important for salaried class, pensioners and other income tax payers. This study will focus on various schemes of ELSS (Equity Linked Saving Schemes) compare to PPF. Taxes take away a substantial amount of your income. As an investor, you must weigh your options to get the best tax efficient investment funds available. At this juncture the decision with respect to ELSS vs PPF becomes critical. The present study tries to focus on the comparative analysis of the performance of top 5 schemes in ELSS and critical analysis of PPF.

OBJECTIVES OF THE STUDY

Any research study required proper and scientific approach. For this purpose it is necessary to set certain targets to achieve desired results. Given below were the objectives of the study:

1. To analyse the present Indian conditions with respect to equity investment under ELSS and PPF.
2. To examine various financial aspects of ELSS.
3. To evaluate the performance of various schemes under ELSS compare to PPF.

DATA COLLECTION AND METHODOLOGY

The study is based on secondary data. Data required for the study was collected from Reports and other authentic materials available at different offices, articles published in Newspapers, Magazines etc. Only top 5 five schemes based on 5 years performance has been taken for analysis purpose.

SCOPE OF THE STUDY

This study is limited to equity linked saving schemes and PPF as applicable to saving of income tax. The present study of ELSS performance is based on last five years i.e 2014, 2015, 2016, 2017, 2018.

INTRODUCTION**Equity Linked Savings Scheme**

This is a type of mutual fund which enjoys tax exemption under Section 80C of the Income Tax Act. The major portion of the investment in the Equity Linked Savings Scheme, as the name suggests, is in the area of equities. The performance of these funds is dependent on the stock market as the returns from the ELSS are market linked. The returns are subject to market volatility but in the longer run, ELSS have been known to give better returns when compared to other more traditional investing avenues.

ELSS is like any other open-ended equity fund. It's just that it has a lock-in period of 3 years, which means you can't redeem the investment before 3 years from the allotment date. Money is invested in an equity which holds the potential to create wealth over a period of time. With ELSS, you can plan long-term financial goals such as your retirement, children's education and their marriage, or anything, with ease. Also, you can save up to 46,800* in taxes!

Since the money is invested in equities, it has the potential to create wealth over a long-term period. Dividend declared is completely tax-free too. There is really no right or wrong time to invest in equity mutual funds. Don't try to time the market. The sooner you invest the better! The return on your investment should ideally be more than the inflation rate. Equities have the potential not just to beat inflation but also to create wealth over a long period of time. ELSS has one of the shortest lock-in periods as compared to other tax saving instruments. Just 3 years! And it is a good thing. Here's why.

The inherent advantage is that money stays invested and therefore you give time for the money to grow without being perturbed by market ups and downs. For example, if you want to invest 1.5 lakhs in ELSS, you can either do so in one go or else do a SIP of 12,500 per month to avail tax benefit during a particular financial year.

An SIP is a hassle-free way to invest your money in equity mutual funds. The minimum investment amount in ELSS, for SIP or Lump sum is just 500

Things to know about ELSS

- a. You may invest any amount you like in an Equity Linked Savings Scheme but only contributions of up to INR 1,50,000 are tax-exempt under the Income Tax Act, Section 80C.
- b. It is one of the best investment options that offer tax benefits with potentially higher returns and a much shorter lock-in period.
- c. The return on Equity Linked Savings Schemes is not tax-exempt anymore as per the Budget 2018 guidelines. 10% LTCG tax is applicable if the gains exceeds 1 lakh.
- d. You can continue to invest in this scheme even after the completion of the lock-in period of 3 years.
- e. The risk involved with ELSS is higher when compared to a Fixed Deposit or a PPF but the returns are potentially higher as well.

Public Provident Fund

The PPF investment scheme was introduced by the Government of India to encourage people to save and make provisions for old age. The scheme is available for all the citizens of India except for those who are Non-Residents. You may open a joint PPF account for a minor as well with the parent or a legal guardian.

Things to know about PPF

- a. You can claim deductions up to INR 1,50,000 under Section 80C of the Income Tax Act for the investments that you make towards your Public Provident Fund account. The interest that you receive on the amount at the time of maturity is free from taxation.
- b. You can nominate someone in your PPF account and in case of no nominations, the rightful legal heir gets the amount in the fund at the demise of the account holder.
- c. The interest rate for PPF for the year 2018-19 is 8 percent. The Central Government declares the PPF rate every year.
- d. You can have only one PPF account in your name and no joint accounts are allowed.
- e. You can choose to make the deposits to you PPF either in instalments or a lump sum deposit. The instalment, if you choose to opt for it, has to be made in a maximum of 12 times in a year.
- f. You are allowed to make partial withdrawals to your PPF account from the 6th year and the withdrawal of the entire amount is allowed at maturity which is 15 years.
- g. PPF is a risk-free investment that is backed by the Government of India.
- h. There is a minimum investment amount for a PPF account which is a sum of INR 500. The maximum amount for depositing in a PPF in a year is INR 1, 50,000.
- i. The mandatory lock-in period for a PPF is 15 years. This can, however, be extended for lock-ins of 5 years after the mandatory lock-in period is complete.

Why ELSS

Table 1 If you had invested, what would your returns be?

Years	Amount Invested	Current Value
After 5years	Rs 6,00,000	Rs 7,43,834
After 10 years	Rs 12,00,000	Rs 20,19,720
After 15 years	Rs 18,00,000	Rs 43,43,407
After 20 years	Rs 24,00,000	Rs 1,00,22,444

Based on a SIP of 10,000 in S&P BSE Sensex on the last day of each month. As on: 31st October 2018 . Source: Bloomberg

Table 2 Performance of equities (average rolling return data)

Average Returns (%)	Years
16.30	3
16.10	5
15.60	10

Source of data: MFI Explorer. The returns are annualized. Above returns are the average of rolling returns calculated on S&P BSE Sensex Index with a frequency of 1 month.

ANALYSIS OF PERFORMANCE OF TOP FIVE ELSS SCHEME FOR THE LAST FIVE YEAR

(* Returns over 1 year are Annualised)

ELSS Scheme	AUM (Rs cr.) Dec.18	1year (%)	2year (%)	3year (%)	5year (%)
DSP Tax Saver Fund - Direct (G)	584.39	-11.3	7.1	14.0	18.3
IDBI Equity Advantage -Direct (G)	24.36	-6.4	10.3	11.7	19.3
Axis Long Term Equity - Direct (G)	1,542.70	-4.1	13.3	13.0	20.7
Invesco India Tax Plan - DP (G)	69.39	-6.2	12.0	14.5	19.8
ICICI Pru Long Term Equity-Tax Saving-DP-G	423.26	-4.4	8.6	11.9	16.8

Source: Moneycontrol.com/mutual fund.

It can be observed from the above table that almost all top Equity Linked Saving Scheme of different Asset Management Companies have given a handsome return of more than 15% for last five years. Due to recent volatility in the market for last one year it can be seen that the returns are negative in all the top schemes for one year. However, it can be said that in order to get better returns investors needs to be remained invested for long period. This will not only give them better returns compared to PPF but will also help to beat the inflation. Even when we look at table No 1 and 2 we can see that the returns in SIP in mutual fund and equities are much higher compared to PPF.

ELSS vs PPF

Both PPF and ELSS offer great tax saving options and as an investor, it is for the investor to decide ELSS vs PPF (which one is better). Start with your investment objectives. Take into consideration how much risk you are willing to take on your investment, your investment horizon, and the amount that you wish to invest. One important point to consider would be the premature withdrawal option. While PPF does allow for 50 percent withdrawal of funds post the 5 year lock-in period, ELSS allows for complete withdrawal at the maturity of three years. If we look at the rates of interest aspect the ELSS does not guarantee a fixed rate, unlike the PPF.

Here is a quick overview of the pros and cons of investing in ELSS vs PPF

Particulars	PPF (Public Provident Fund)	ELSS (Equity Linked Savings Scheme)
What is the risk involved?	Being backed by the Government of India, PPF investments are very safe.	Being an equity fund, the investments are subject to market risks.
What returns can I expect?	The Government declares the rate of interest for PPF investments every year. It is usually between 7 and 8% p.a.	Being market-linked, the returns can vary depending on the scheme selected but an investor can expect an approximate return of 12-14%.
What are the tax benefits?	EEE (Exempt Exempt Exempt) – The invested amount is exempt from taxes at the time of investment, accumulation, and withdrawal.	There is a 10% LTCG tax applicable on the profit of over and above 1 lakh
Is there any lock-in period?	Investment is locked in for a period of 15 years . (After the 5th year partial withdrawals are permitted)	ELSS investments have a lock-in period of 3 years with no possibility of premature withdrawal.
Is there a maximum time limit for investment?	PPF investments cannot be made for more than 15 years.	ELSS investments have no upper time limits.
How much can I invest?	You can invest anything between ₹500 and ₹150,000 in a financial year, either in a lump sum or in 12 installments.	You can invest as much as you want. However, under Section 80C of the Income Tax Act, only ₹150,000 in a financial year will be allowed for a tax deduction.

From the table above, it can be seen that a PPF investment is a relatively safer option, but offers lower returns and longer time horizon as compared to ELSS. The tax benefits more in favor of PPF, ELSS certainly is an

option for better returns (provided you have the appetite for market volatility). ELSS v PPF-which one to choose, ultimately depends on your personal preferences and risk bearing capacity.

CONCLUSION AND FINDINGS

In the present economic scenario and market conditions, investment in equity has gained importance. Equity Linked Saving Schemes (ELSS) provides a good avenue for capital appreciation and tax benefit under section 80C of the Income-Tax Act, 1961. Both PPF and ELSS offer great tax saving options and as an investor, it is for the investor to decide ELSS vs PPF (which one is better). One important point to consider would be the premature withdrawal option. While PPF does allow for 50 percent withdrawal of funds post the 5 year lock-in period, ELSS allows for complete withdrawal at the maturity of three years. Thus it can be seen that a PPF investment is a relatively safer option, but offers lower returns and longer time horizon as compared to ELSS. Finally, whether to go for PPF or ELSS investments will depend on personal preferences and risk bearing capacity of an individual customer.

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THE IMPORTANCE OF E-LEARNING IN HIGHER EDUCATION

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INTRODUCTION

E-learning is the process of extending learning or delivering instructional resource sharing opportunities, to locations away from a classroom, building or site, to another classroom, building or site by using video, audio, computer, multimedia communications, or some combination of these with other traditional delivery methods. E-learning comprises all forms of electronically supported learning and teaching. E-learning is the next level of learning beginning as a revolution, and the internet has now become a part and parcel of the 21st century world. Everything and everyone is getting online. And those who are not doing so are missing out on the immense power of this modern age wonder. Can the field of education be any far behind? Indeed not, as is evident from the advent of E-learning! E-learning is a term that is used to refer to computer-based learning. It uses computer based training and teaching materials, online conferencing, discussion boards, e-mail, computer-aided assessment, and other related methods. In other words, the computer screen, keyboard, and the internet connection are all set to gradually replace of the blackboard, chalk, and the physical school. Approaches to writing and sharing information in electronic form offer enhanced possibilities for the re-drafting of scripts, as well as the use of information from a variety of sources. This presupposes some understanding of plagiarism, and the role of academic evidence in developing an argument. Arguably, all these skills and adaptations, once learnt, are fairly readily used in a variety of situations.

The history of e-learning : The term "e-learning" has only been in existence since 1999, when the word was first utilized at a CBT systems seminar. Other words also began to spring up in search of an accurate description such as "online learning" and "virtual learning". However, the principles behind e-learning have been well documented throughout history, and there is even evidence which suggests that early forms of e-learning existed as far back as the 19th century.

Online learning today: With the introduction of the computer and internet in the late 20th century, e-learning tools and delivery methods expanded. The first MAC in the 1980's enabled individuals to have computers in their homes, making it easier for them to learn about particular subjects and develop certain skill sets. Then, in the following decade, virtual learning environments began to truly thrive, with people gaining access to a wealth of online information and e-learning opportunities.

What is the future of e- learning? E-learning is here to stay. As computer ownership grows across the globe e-learning becomes increasingly viable and accessible. Internet connection speeds are increasing, and with that, opportunities for more multimedia training methods arise. With the immense improvement of mobile networks in the past few years and the increase in telecommuting, taking all the awesome features of e-learning on the road is a reality with smart phones and other portable devices. Technologies such as social media are also transforming education constantly .

E-learning tools and technologies used in online training: E-learning makes use of many technologies - some of which have been developed specifically for it, whilst others conveniently complemented the learning process, for example computer games. Communication technologies are also widely used in e-learning. Starting with the use of email and instant messaging, message forums and social networks, we see a plethora of tools that any internet user would use in any case. There are also some technologies that work in a complementary manner to other software and enable new features, for example software that adds a whiteboard on your video conferencing tool to allow you or your peers to make changes on other people's work for review, or screen-sharing which allows someone to make a presentation while still making comments and giving input using the microphone. E-learning makes good use of database and CMS (Content Management System) technologies. These two work hand in hand to store your course content, test results and student records. The data is stored in the database and the CMS provides a user interface for you to add, update and delete data. A good LMS will often provide reporting tools to generate and store progress reports. E learning tools and technologies used to improve the quality of content are manifold. Software such as Flash and PowerPoint will help you make your presentations slick and interesting, with high quality, graphically rich content. There are word processing packages and HTML editors available these days that make formatting your text or web pages a breeze, removing a lot of the complexity. There are also lots of online services available that you can use to create interactive elements for your courses such as quizzes and games.

How to make e-learning effective and tips to increase it's effectiveness : Anyone may be able to create a simple online course, however increasing the effectiveness of online learning is altogether different. An effective e learning course takes a good deal of time, hard work, and a commitment to high quality content. Here are some tips that can help you create highly effective e-learning courses regardless of the material or curriculum:

Online courses provided should appeal to all learning styles: The design of the online course should take every learning style into consideration. For example, while one student may benefit from visual multimedia presentations of coursework and lessons, another student may be able to better absorb the information when it is presented in text form. An effective e-learning course always takes these various learning styles into account when the lessons are being created.

WHY IS E-LEARNING IMPORTANT FOR HIGHER EDUCATION?

A student who is learning in a way that uses information and communication technologies (ICTs) is using e-learning. These interactive technologies support many different types of capability: internet access to digital versions of materials unavailable locally internet access to search and transactional services interactive diagnostic or adaptive tutorials interactive educational games remote control access to local physical devices personalized information; guidance for learning support simulations or models of scientific systems communications tools for collaboration with other students and teachers tools for creativity; design virtual reality environments for development and manipulation data analysis, modeling or organization tools; and applications electronic devices to assist disabled learners.

E-learning is defined for purposing here as the use of any of the new technologies or applications in the service of learning or learner support. It is important, because e-learning can make a significant difference: to how learners learn, how quickly they master a skill, how easy it is to study, and, equally important, how much they enjoy learning. Such a complex set of technologies will make different kinds of impact on the experience of learning: cultural – students are comfortable with e-learning methods, as they are similar to the forms of information search and communications methods they use in other parts of their lives; intellectual – interactive technology offers a new mode of engagement with ideas via both material and social interactivity online; social – the reduction in social difference afforded by online networking fits with the idea that students should take greater responsibility for their own learning; and practical – e-learning offers the ability to manage quality at scale, and share resources across networks; its greater flexibility of provision in time and place makes it good for widening participation. There is also a financial impact. Networks and access to online materials offer an alternative to place-based education which reduces the requirement for expensive buildings, and the costs of delivery of distance learning materials.

SET AND COMMUNICATE CLEAR GOALS

A point we can't stress enough: one of the reasons teams are unable to achieve goals is not having clear enough guidelines on how to reach them. Part of the curriculum of any course should be what will be done, when it will be done, and what is needed for the successful completion of tasks. It is therefore important that all instructors set and communicate clear goals to their learners in a manner in which they are sure they will understand and will be able to put into action

LEARNING ONLINE IN PRACTICE

Universities already embrace the power of e-learning to deliver content to students all over the world ,even for free. At a time in which universities are under great pressure to deliver education, combining technology with education is integral to coming up with final product that will empower the educational institution, set it apart, and allow it to grow its student base worldwide. Harvard and MIT are just two of the most well –know universities that have launched programs focused on offering classes online for free. Harvard videotapes its lectures and puts them online, so even its own student body can view and review them in case they missed a lecture or need to review a section.

Coursera is a hub for universities that choose to online classes through its platform for free. Already, companies and corporations spanning its platform for free. Already, companies and corporations spanning the globe accept certificates of completion of class offered in courser as valid credits, as if they had been completed at the university of origin. The material is essentially the same, the difference is the medium. Harvard for example, takes the delivery of online courses very seriously, delivering live classes which are recorded and delivered online .Harvard has even launched a specially designed section eithin its campus, employing videographers and specialists to design and create the perfect content to be delivered through its online platform.

CONCLUSION

Here we conclude that how higher education is important day today and how much it useful for us. E-learning ,the first online learning system were really setup to deliver information students but as we entered the 70s online learning started to become more interactive. Best practices of online training characteristics of learning future of e -learning. How technologies used in online training. How to make e-learning effective and tips to increase it's effectiveness. Set and communicate clear goals. The development of new information technologies in the 21st century is expanding the range of information resources; it is also creating conditions for the formation of a global informational, educational and cultural space; and therefore changes occur in the education system. The high results cannot be achieved in the learning and the educational process without integrating new information and communication technologies in the education system. The use of enormous integrated set of computer and internet tools and resources allows us to achieve more efficient and effective training.

ISSUES, PROBLEMS AND CHALLENGES OF HIGHER EDUCATION IN INDIA**Dr. G. Sowbhagya**

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ABSTRACT

Higher education is a pioneer of National Economy. India's Higher Education system is the world third largest in the world next to United States and China. Education is a nation's strength of every country. Every nation has its specific thrust areas for the development of nation depending upon the requirement of the country. Education is one of the thrust areas for the development of the country economically, technologically and politically. Since independence, India as developing nation is continuously progressing in the education field. Although there have been lot of challenges to Higher Education system of India but equally have lot of opportunities to overcome these challenges and to make higher education system much better. If India has to become economically strong and more powerful than it has to focus on education. Government has to focus not only on primary education but it has to concentrate on higher education also. In this article I will be focusing on issues and problems in higher education.

Keywords: Education, Issues, Problems, Challenges, Higher Education

INTRODUCTION

Our university system is, in many parts, in a state of disrepair...In almost half the districts in the country, higher education enrollments are abysmally low, almost two-third of our universities and 90 percent of our colleges are rated as below average on quality parameters... I am concerned that in many states appointments, including that of Vice-chancellors, have been politicized and have become subject to caste and communal considerations, there are complaints of favoritism and corruption.

--Prime Minister Manmohan Singh in 2007

The importance of higher education has been clearly expressed by our Prime Minister Mr. Jawaharlal Nehru in the following words:

"A university stands for humanism, for tolerance, for reason, for the adventure of the ideas and for the search of truth. It stands for onward march of human race towards even higher objectives. If the universities discharge their duties adequately, then it well with the nation and the people."

According to the World Declaration on Higher Education (1998), *higher education is facing a number of important challenges at the institutional, national and international levels.* Although there have been challenges to higher education in the past, these most recent calls for reform may provoke a fundamental change in higher education. Not all the time and place, India lacks for higher education. That's based on what we are going to learn, first of all the perspective of us should be changed toward India. There were days where people from India use to go abroad for doing their higher education like PG's and PhD's., but now, India has shown a massive improvement in the field of research and development. Overcoming of all these situations there are still some problems that are faced in pursuing in higher education like

- Lack of Infrastructure
- Finances
- Accommodation expenses
- Books and paper expenses
- Lack of technical skills
- Improper basic education
- Teaching profession is not being considered seriously

These are some cons to be faced while pursuing higher education in India.

According to Ronald Barnett (1992), there are four predominant concepts of higher education

- 1) Higher education as the production of qualified human resources: In this view, higher education is seen as a process in which the students re counted as 'products' absorbed in the labour market. Thus, higher education becomes input to the growth and development of business and industry.

- 2) Higher education as training for a research career: In this view, higher education is preparation for qualified scientists and researchers who would continuously develop the frontiers of knowledge. Quality within this view point is more about research publications and transmission of the academic rigor to do quality research.
- 3) Higher education as the efficient management of teaching provision: Many strongly believe that teaching is the core of educational institutions. Thus, higher education institutions focus on efficient management of teaching-learning provisions by improving the quality of teaching, enabling a higher completion rate among the students.
- 4) Higher education as a matter of extending life chances: In this view, higher education is seen as an opportunity to participate in the development process of the individual through a flexible, continuing education mode.

Higher education is very important for a developing country like India and it is encouraging to increasing human development. Higher education in India is experiencing phenomenal expansion since independence. India has produced Doctors, Engineers, Scientists, Teachers, and Lawyers etc who are in great demand all over the world. We are in the era of knowledge explosion, as higher education gives more vast experiences and provide opportunities to deal and reflect on critical issues on social, moral, political, physical and spiritual issues facing by humanity. The Education Commission 1964-66 described the role of education in social and economic transformation through the statement –the destiny of a nation is shaped in its class rooms. Higher education provides specialized knowledge and skilled persons for national development.

At present, the world-class institutions in India are mainly limited. Most of the Indian colleges and universities lack in high-end research facilities, under-investment in libraries, information technology, laboratories and classrooms makes it very difficult to provide top quality instruction or engage in cutting-edge research. This gap has to be bridged if we want to speed up our path to development. The University Grant Commission of India is not only the lone grant giving agency in the country, but also responsible for coordinating, determining and maintaining the standards in institutions of higher education.

CONSTITUTIONAL PROVISION OF HIGHER EDUCATION

The university education commission (1948) made a recommendation to government that it should make education concurrent subjects. In India there is a central list, a state list and a third list which shows the concurrent power of centre and state.

Entry 63, 64, 65 and 66 dealt with the issues regarding higher education.

- Entry 63 is concerned with the control of national library, Central Universities etc.
- Entry 64 dealt with the scientific and technical institution
- Entry 65 is related to the establishment of professional, technical and vocational education.
- Entry 66 is concerned with the coordination and determination of standards in institution for higher education or research or scientific and technical institution.

In terms of this entry; UGC Act of 1956 was passed and other coordinating bodies of higher education were established. The college with the recognition of the University Grant Commission receives grants from the UGC. Under list 3 Entry 20, 25 are also related to higher education.

- Entry 20 is regarding to the establishment of planning commission which determines the finance of higher education
- Entry 25 is referred to the vocational and technical training of labour.

ISSUES RELATED TO HIGHER EDUCATION

- Teaching quality
- Financing
- Privatization
- Moral issues
- Traditional Methods of teaching

Teaching quality

1. The first and foremost thing in India regarding higher education is decreasing the teaching quality. Teachers are not well trained and qualified for the job they are assigned.

2. One way communication in the class rooms which definitely affects overall development of students.
3. Some colleges recruit young graduates as professors who have no experience or knowledge.
4. The educational institutions in India have so packed and extensive curriculum that it leaves students bound with it and the student does not know how to build up skills that would be relevant for him in practical life
5. Lack of faculty, poor quality teaching, traditional teaching methods, outdated and rigid curriculum and pedagogy, lack of accountability and quality assurance and separation of research and teaching has brought the lower level in the teaching quality.

Financing

Financing is also an issue with higher education in India. Most of the revenue in India comes from students. In India, higher education has received less attention in terms of public spending than other levels.

Privatization

Privatization is also a big problem that higher education is facing today but however privatization is not going to solve the problem.

Moral issues

Moral issues play an important factor in higher education but now-a-days younger generation is not interested in values and ethical issues but they are more interested in just taking up the job with good handsome salary.

Traditional Methods of teaching

Professors still stick to the older methods of teaching like chalk and talk methods. They don't like to make use of technology and update themselves with the information available, by using Audio Visual aids in teaching.

PROBLEMS AND CHALLENGES RELATED TO HIGHER EDUCATION

The problems and challenges related to higher education are as follows

- Gap in supply and demand
- No strategy
- Inadequate facilities and infrastructure
- More concentrated on theories rather than Practical knowledge
- Abroad settlement after education

Gap in supply and demand

India's has a very low enrollment in higher education which is not good. As compared to china it has 26%, Brazil 36% where as India is just 18%. There is huge demand supply gap. By 2020 Indian government aims to achieve 30% gross enrolment in higher education.

No strategy

There is no strategy for higher education in India. Government has no plan for this and this is a big challenge. However UGC has taken many initiatives and providing scholarships for students in higher education.

Inadequate facilities and infrastructure

In India, many private universities are running courses without basic infrastructure and basic technology like internet and Wi-Fi facility. Not only in private universities but also many universities don't have adequate infrastructure or facilities to teach students. Many things are still out of reach of many students.

More concentrated on theories rather than Practical knowledge

Indian education system is more focused on theoretical knowledge rather than practical knowledge. In many jobs the only requirement is percentage which is high but many students are lacking in acquiring skills because there is no project based learning. Young graduated need to learn new skills especially vocational skills that can give them job. So just theory is not enough even practical knowledge is required

Abroad settlement after education

Many students after completing their higher education they try to search opportunities in foreign countries like USA, Canada etc .students look forward for working and get settled in abroad. So there must be a fix criteria that students after completing their higher education, they have to serve their country first.

SUGGESTIONS FOR IMPROVING QUALITY IN HIGHER EDUCATION

- Incentives for teachers and Researchers

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- Innovative Practice in teaching
 - Students centered education and dynamic methods
 - International cooperation
 - Personality Development
 - High tech libraries

CONCLUSION

Finally I will conclude by saying that for any country both Primary and Higher education are needed. Primary education has its own importance just like higher education has its importance. But over the period of time, growth has been taken place in higher education in terms of enrolments, institutions, faculty etc, but it is not sufficient. However higher education is very important for growing our economy. Indian economy is facing various challenges regarding higher education, which need to overcome through appropriate policy formation and their effective implementation. We need an educational system that is modern or advanced, liberal and can adapt to the changing demands of a changing society, a changing economy and changing global world. Indian higher education system and regulatory bodies must identify the key issues and quickly make policies to remove those hurdles.

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FAMOUS HISTORICAL TOMBS IN INDIA**Dr. Suma S. Nirni**Assistant Professor, G P Porwal Arts, Commerce and V. V. Salimath Science College, Vijayapur

In India tombs are generally assigned to the Muslim rulers who ruled in India for centuries. The tombs were actually made to give honor to the deceased and remembering them. The architecture of this tombs reflects the talent of all artisans of the Mughal Era and the ages that followed. Indian monuments are the witnesses of India's past. The historical monuments of India are the pillars of the cultural heritage of India that as become an inspiration for the future generations.

The Mughal dynasty has gifted India with the premium and the most extravagant architecture and works of art in the overall history of Muslim dynasties. The whole Mughal Architecture is a fine combination of so many local and foreign characteristics, which associates it universally with many distinct forms of architecture.

FAMOUS TOMBS IN INDIA

- Humayun's tomb
- Sher shah suri tomb
- Sheik Noor-ud-Din
- Tomb of Sher Afghan
- Taj mahal
- Alluri Sitarama Raju tomb
- Akbars tomb
- Jama masjid
- Bibi ka maqbara
- Itimad-ud Daulah
- Hazira maqbara
- Sheikh chilli's tomb
- Buland darwaza
- Salim chistis tomb
- Tomb of safdar jung
- Gol Gumbaz
- Tomb of Tansen
- Gulab Bari
- Lal khan tomb
- Qutb shahi tombs
- Chor Gumbaz
- Mahabat Maqbara
- Chini ka Rauza
- Sikander Lodhi's tomb
- Mausamman Burj
- Jamali Kamali mosque tomb

AKBAR'S TOMB

Akbar's tomb is the tomb of the mughal emperor, Akbar and an important mughal architectural masterpiece. It was built in 1605-1613 and is situated in 119 acres of grounds in sikandara, a suburb of Agra, Uttar Pradesh India. The tomb includes three-story minarets on four corners which is possibly a unique feature of Islamic architecture.

HUMAYUN'S TOMB

Luckily the first great mughal construction, Humayun's tomb near Nizam-ud-din in Delhi, as come down to us mostly intact, through this too suffers from neglect due to the pitiful funds allocated to the Archaeological survey of India. This was the first mosque built on the lines of the charbagh. Gardens with fountains built on the Islamic concept of paradise being "gardens in which flow torrents of water" Designed by Mirak Mirza Ghiyas. This tomb was the first garden tomb of India. In its arches, gateways, mihrab, courtyards and garden, the decline of mughal Dynasty and rise of initially, at the time of its establishment.

HAZIRA MAQBARA

This tomb is dedicated to qutubuddin Muhammad khan, who was the tutor of king akbar's children salim and Naurang khan. Built around 1586 under king Akbar's rule, the Hazira Maqbara resembles Humayun's tomb of Delhi in some ways.

TOMB OF SAFDAR JANG

Tomb of safdar jang was built in memorial of statesman safdar jung of the Mughal Empire. The sandstone and marble mausoleum is the last monumental tomb garden of the mughals.

GOL GUMBAZ

Gol Gumbaz in Bijapur is a famous Historical tomb in India. Gol Gumbaz of Bijapur is the mausoleum of Mohammed Adil shah in the year 1656. The circular structure is capped by a dome and as biggest single chamber spaces in India. It follows the style of Deccan architecture. The structure is composed of a cube, 47.5 m (156ft) on each side, capped by a roof 44m (144ft) in external diameter. Eight intersecting arches create by two rotated squares that create interlocking pendentives support the dome.

At each of the four corner of the cube, is a dome capped octagonal tower seven stories high with a staircase inside with an area of 1700m (18000sq ft) the mausoleum has one of the biggest single chamber spaces in the world. Gol Gumbaz is an architectural wonder as it stands unsupported by pillars. The most remarkable feature of Gol Gumbaz is its acoustical system.

TOMB OF I'TIMAD-UD-DAULAH

When taking about the marvelous examples of Mughal architecture in India, the tomb of I'timad-ud-daulah deserves to be mentioned. The remarkable structure lies in Agra. The tomb is surrounded by many out buildings and lush ornamented gardens. It was built between the years 1622-28 and was made under the orders of Jahangir's wife Noor Jahan. It was built For Noor Jahan's father Mirza Ghiyaz Beg after his death.

BULAND DARWAZA

Buland Darwaza, also known as the Gate of magnificence, was built by Akbar in 1576 to commemorate his victory over Gujarat and the Deccan. It is 40 meters high and 50 meters from the ground. The total height of the structure is about 45 meters from ground level. This is highest gateway in the world and is an example of Mughal architecture. The Buland Darwaza is made red sandstone, decorated by white and black marble and is higher than courtyard of the mosque. It also has at the top center, terrance edge galley-kiosks on the roof, stylized buckler- battlements, small minar- spires, and inlay work with white and black marble. On the out side a long flight of steps sweeps down the hill giving the gateway additional height.

BIBI KA MAGBARA

The Bibi ka Magbara is a tomb located in Aurangabad, Maharashtra, India. it was built by mughal emperor Aurangzeb's son Azam shah in memory of his mother. Probably due to its unjustified comparison with the more celebrated Taj Mahal, it began to be referred to by some historians, travel writers and scholars as 'Deccan ka Taj' the 'poor man's taj' Mini Taj Mahal', etc. it was simulated the Taj Mahal's style, pattern and design as it was conceived by attaullah rashidi, one of three son's Of Ustad Ahmed Lahori the chief architect of the Taj Mahal, Attaullah Rashidi expert In metal designing and also knew Sankrit and Persian.

JAMA MASJID DELHI

Reckoned to be the largest mosque in India and most famous Dargah in Delhi. This masjid was built between 1644 and 1656 by the Mughal emperor shah Jahan. This Mughal monuments is a typical structure with hundred domes 4 Pillars and built in yellow sandstone. The carving made in the mosque is that none of the domes are of similar height, each dome is different from the other.

QUTB SHAHI TOMBS

One of the most important tombs at the qutb shahi tombs is the one that belongs to the qutb shahi dynasty founder, Sultan quli qutub-ul-mulk. He built his tomb himself and was the longest overseer of the architecture project. He also decided to build tombs that belonged to the non-ruling members of the royal families.

The qutb shahi tombs are located in the Ibrahim Bagh, close to the famous Golconda fort in Hyderabad, India. They contain the tombs and mosques built by the various kings of the qutb shahi dynasty. In the centre of each tomb is a sarcophagus which overlies the actual burial vault in a crypt below. During the qutb shahi period, these tombs were held in great the gardens of Bibi – Ka – Maqbara too are set out on the char bagh design. In the Maqbara the specified land area is divided in to four equal parts with the main building in the central portion of the garden. The complex is divided into four gardens in to four building are equidistant from each other. The complete area within which the Maqbara is built is 15000 square feet with each bagh measuring 500 yards by 300 yards. The entire area is fortified with high walls. Besides architraves, these ornamental devices were used to add to the beauty and elegance of the mughal structures. Even if at the maqbara very rich elements like mosaic, inlay, glass mosaic, inlaid marbe screens and pietra dura were not used, a five simpler and some highly ornamental decorative divices were used. Here we find that stucco painting, stucco lustro and dado were used, besides glazed tiles and lattice work.

MAUSAMMARN BURJ

There are several examples of Shah Jahan's love for his beautiful wife Mumtaz Mahal, made eternal in the grand architecture of Agra. Mausamman Burj is a part of this tradition of love, built in the same white marble as Taj Mahal. Located inside the Agra Fort, this is a tower made for the Agra Fort. this a tower made for the women of the Royal family. So they could look outside without being spotted by the male gaze. The architecture of the tower consists of marble domes and pietra duras, complete with the trademark inlay work with precious and semi-precious stones.

SIKANDAR LODI TOMB

Tomb of Sikandar lodi is the tomb of the second ruler of the lodi Dynasty, Sikandar lodi tomb situated in new Delhi, India. It was built in 1517-1518 CE by is son Ibrahim lodi. It has octagonal design and the architectural style is Indo-Islamic the tomb is enclosed within a fortified complex with the main entrance having to umbrella shaped domes, (Pavilions) which was designed to preserve the symmetry and relative proportions of the body of the building. Both pavilions on the square plate form in the front have remains of blue files. The tomb is situated in the middle of a large garden and tall boundary walls. Tombs chamber is surrounded by a wide veranda with carved pillars. Tomb walls have mughal architectural designs and many foreign languages have been inscribed on the walls. The tomb is decorated with enameled tiles of various colors.

Many Historical Tombs in India to inspiration to many other forms of architecture with different cultural background. Tombs architecture has place India on a global podium making identifiable to people far and wide.

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ADOLESCENT GIRLS AND THEIR PERCEPTION OF HEALTHY EATING

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ABSTRACT

Adolescence is considered to be a very critical transitional stage of girl's life with acute crises in which her future is at stake. The nutritional status or healthy eating practice of the adolescent girls is an essential for adolescent growth and development. The improvement of science and media also influence for adolescence to eating habits. Understanding of the adolescent girls and their view of healthy eating is significant to evaluate how present health and nutrition promote in to daily life practice for effective intervention. The objective of this review is as following 1) to summarize the accessible literature on adolescent girls and their perception of healthy eating. The aim of this review is to understand the perception of healthy eating among adolescent girls, beliefs, thoughts about eating habits and healthy foods. Adolescent girls conception of healthy eating more concerns of their weight gain. This summary can also conceivably assist to increasing policies designed at controlling food promotion and claims, also significant evaluation method of media education. Perception about healthy eating oneself and require to be advance explored. Need to be conduct nutrition programs for adolescent girls to achieve positive perceptions regarding healthy eating and also helps to reduces nutrition issues.

Keywords: Healthy eating, adolescent girls, perception, overlap and dieting, knowledge.

INTRODUCTION

In every fifth person in India is an adolescent (10-19 years). Adolescent is a crucial stage of growth and development. According to Adolescent Census of India and UNICEF (2011) the population of adolescent was more than 243 million (19.6%), (ratio for 1000 male Urban- 892, Rural-901), adolescent population place of residence; Urban-72 million (28.5%), and Rural 181 million (71.5%) . (Kehily, 2008: 52) argues the current generation of teenage girls lives in a different socio cultural aspects, (Billy and Udry, 1985) Interest in parental and peer influences on adolescent psychological behavior. The WHO has defined health as "a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity". UNICEF (2011) reported in India the Anemia among adolescent girls; 56% (mild anemia - 39%, moderate -15%, severe -2%). Adolescence is considered to be a very critical transitional stage of girl's life with acute crises in which her future is at stake. The nutritional status or healthy eating practice of the adolescent girls is an essential for adolescent growth and development. The improvement of science and media also influence for adolescence to eating habits. The self comparison and estimation of health standard is a new dimension for present evaluation on nutritional health status and healthy eating of adolescent girls.

To promote healthy eating among adolescent girls, a better knowing of that factors influence eating knowledge is needed. The adolescent girls perception about healthy eating can be influenced on nutrition health, the knowledge of food necessity to know to ascertain adolescent girls healthiness, like the habits of healthy eating food pattern, adolescent girls must be gather information regarding nutrition through the help of various sources, like magazines, news papers, television, health labels. Understanding of the adolescent girls and their view of healthy eating is significant to evaluate how present health and nutrition promote in to daily life practice for effective intervention. The objective of this review is as following 1) to summarize the accessible literature on adolescent girls and their perception of healthy eating. The aim of this review is to understand the perception of healthy eating among adolescent girls, beliefs, thoughts about eating habits and healthy foods.

THE ADOLESCENT GIRLS AND THEIR PERCEPTION OF HEALTHY EATING

In the literature of review studies the aspects regarding healthy eating perceptions such as 1) vegetables, 2) fruits, 3) meat, 4) fresh homemade foods (nutrition aspects). The adolescent girls perception about the healthy eating are not initiate in present nutritional guidance. **Vegetables and Fruits:** Some good number of research studies involving adolescents initiate the fruits and vegetables mainly state by adolescent girls as healthy eating food, is the element of a healthy diet or as most significant for nutrition intake.

Meat: In adolescents many studies mentioned that meat is also as part of healthy eating practice by adolescent girls. Some research studies mentioned that perplexity pertaining to the amount of meat to eat. More adolescents like to intake chicken or fish. And also they believing that more or lot of eating meat is essential is a healthy nutrition eating.

Fresh Homemade Foods: another important healthy eating is the fresh homemade foods. This homemade fresh food influences the perception of healthiness.

Some studies reported that the preference for nuclear families is the new trend and the result of search for new economic opportunities. This is aimed at distribution of qualitative food and providing greater opportunities to its members in performing their duties and responsibilities. The proportion of adolescent girls having normal health is higher in nuclear families than joint families. The preference for vegetables is higher in rural societies than in urban societies. The milk is a costly item both for urban and available at cheaper price during specific seasons. The economic variation although one of the strong factors for inadequate support for nutritious food, yet the role of social estimation and social attachment conditions the chance for recommending better food to be the adolescent girls does not significantly improve.

Perception of healthy eating in overlap and dieting for weight loss among adolescent girls

Some research studies have reported that awareness in overlap among healthy eating and perception of losing weight for dieting among adolescent girls exists. self-control and healthy nutrition intake compose additional generally adequate their weight loss efforts. Also reported that adolescent girls conception of healthy eating more concerns of their weight gain. Some researchers suggested should not require more apprehension regarding dieting for losing weight among adolescent girls, in mainly replicate on behavior of the healthy eating. Home food intake was completely associated with healthy eating.

DISCUSSION: ADOLESCENT KNOWLEDGE AND GAPS

This review have identified several gaps in awareness, more significantly the effect of the perception about healthy intake behavior: how communication through information sources like media, television, health experts, shape adolescent girls awareness about healthy intake. In reality, though the association between perception and behavior can be contingent. Need to be conduct nutrition programs for adolescent girls to achieve positive perceptions regarding healthy eating and also helps to reduces nutrition issues. The method by which knowledge source form adolescent girls perception of healthy eating by promotes significance to dietary communication also requests to enhance implicit. Such research is essential knowledge to future nutrition assistance and health endorsement efforts for healthy intake. This summary can also conceivably assist to increasing policies designed at controlling food promotion and claims, also significant evaluation method of media education. Perception about healthy eating oneself and require to be advance explored. The nutrition experts to instruct and educate regarding health eating, to regulate improved adapt interventions to make more significant and successful for adolescent girls.

CONCLUSION

Adolescent girls had lower eating of nutrition intake. In this adolescent stage is a gap of prospect in life cycle to approach malnourishment issues. This is essential to determine a constant healthy formation. Need to be conduct nutrition programs for adolescent girls to achieve positive perceptions regarding healthy eating and also helps to reduces nutrition issues. And also this review study suggests that there is need of nutrition education which helps adolescent girls to develop their nutritional awareness and construct them understand the significance of selecting "healthy food for healthy living". This summary can also conceivably assist to increasing policies designed at controlling food promotion and claims, also significant evaluation method of media education. Perception about healthy eating oneself and require to be advance explored. Finally, further research is essential on the awareness of healthy eating and the approach of adolescent girls perception decide their daily food options.

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LITERATURE OF ARTIFICIAL INTELLIGENCE

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INTRODUCTION

Artificial intelligence (AI), sometimes called **machine intelligence**, is intelligence demonstrated by machines, in contrast to the natural intelligence displayed by humans and other animals. In computer science AI research is defined as the study of "**intelligent agents**": any device that perceives its environment and takes actions that maximize its chance of successfully achieving its goals. Colloquially, the term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other human minds, such as "learning" and "problem solving".

The scope of AI is disputed: as machines become increasingly capable, tasks considered as requiring "intelligence" are often removed from the definition, a phenomenon known as the AI effect, leading to the quip in Tesler's Theorem, "AI is whatever hasn't been done yet". For instance, optical character recognition is frequently excluded from "artificial intelligence", having become a routine technology. Modern machine capabilities generally classified as AI include successfully understanding human speech, competing at the highest level in strategic game systems (such as chess and Go), autonomously operating cars, and intelligent routing in content delivery networks and military simulations.

Artificial intelligence was founded as an academic discipline in 1956, and in the years since has experienced several waves of optimism, followed by disappointment and the loss of funding (known as an "AI winter"), followed by new approaches, success and renewed funding. For most of its history, AI research has been divided into subfields that often fail to communicate with each other. These sub-fields are based on technical considerations, such as particular goals (e.g. "robotics" or "machine learning"), the use of particular tools ("logic" or artificial neural networks), or deep philosophical differences. Subfields have also been based on social factors (particular institutions or the work of particular researchers).

The traditional problems (or goals) of AI research include reasoning, knowledge representation, planning, learning, natural language processing, perception and the ability to move and manipulate objects.[14] General intelligence is among the field's long-term goals.[18] Approaches include statistical methods, computational intelligence, and traditional symbolic AI. Many tools are used in AI, including versions of search and mathematical optimization, artificial neural networks, and methods based on statistics, probability and economics. The AI field draws upon computer science, information engineering, mathematics, psychology, linguistics, philosophy, and many others.

In the twenty-first century, AI techniques have experienced a resurgence following concurrent advances in computer power, large amounts of data, and theoretical understanding; and AI techniques have become an essential part of the technology industry, helping to solve many challenging problems in computer science, software engineering and operations research.

HISTORY

Thought-capable artificial beings appeared as storytelling devices in antiquity, and have been common in fiction, as in **Mary Shelley's Frankenstein** or **Karel Čapek's R.U.R. (Rossum's Universal Robots)**. These characters and their fates raised many of the same issues now discussed in the ethics of artificial intelligence.

The study of mechanical or "formal" reasoning began with philosophers and mathematicians in antiquity. The study of mathematical logic led directly to Alan Turing's theory of computation, which suggested that a machine, by shuffling symbols as simple as "0" and "1", could simulate any conceivable act of mathematical deduction. This insight, that digital computers can simulate any process of formal reasoning, is known as the Churchâ Turing thesis. The first work that is now generally recognized as AI was **McCulloch and Pitts' 1943 formal design for Turing-complete "artificial neurons"**.

The field of AI research was born at a workshop at Dartmouth College in 1956. Attendees **Allen Newell (CMU)**, **Herbert Simon (CMU)**, **John McCarthy (MIT)**, **Marvin Minsky (MIT)** and **Arthur Samuel (IBM)** became the founders and leaders of AI research. They and their students produced programs that the press described as "astonishing": computers were learning checkers strategies (c. 1954) (and by 1959 were reportedly playing better than the average human), solving word problems in algebra, proving logical theorems (Logic Theorist, first run c. 1956) and speaking English. By the middle of the 1960s, research in the U.S. was heavily funded by the Department of Defense and laboratories had been established around the world. AI's founders

were optimistic about the future: Herbert Simon predicted, "machines will be capable, within twenty years, of doing any work a man can do". Marvin Minsky agreed, writing, "within a generation ... the problem of creating 'artificial intelligence' will substantially be solved".

They failed to recognize the difficulty of some of the remaining tasks. Progress slowed and in 1974, in response to the criticism of **Sir James Lighthill** and ongoing pressure from the US Congress to fund more productive projects, both the U.S. and British governments cut off exploratory research in AI. The next few years would later be called an "AI winter", a period when obtaining funding for AI projects was difficult.

In the early 1980s, AI research was revived by the commercial success of expert systems, a form of AI program that simulated the knowledge and analytical skills of human experts. By 1985, the market for AI had reached over a billion dollars. At the same time, Japan's fifth generation computer project inspired the U.S and British governments to restore funding for academic research. However, beginning with the collapse of the Lisp Machine market in 1987, AI once again fell into disrepute, and a second, longer-lasting hiatus began.

In the late 1990s and early 21st century, AI began to be used for logistics, data mining, medical diagnosis and other areas. The success was due to increasing computational power (see Moore's law), greater emphasis on solving specific problems, new ties between AI and other fields (such as statistics, economics and mathematics), and a commitment by researchers to mathematical methods and scientific standards. Deep Blue became the first computer chess-playing system to beat a reigning world chess champion, **Garry Kasparov**, on 11 May 1997.

In 2011, a **Jeopardy!** quiz show exhibition match, IBM's question answering system, Watson, defeated the two greatest Jeopardy! champions, **Brad Rutter** and **Ken Jennings**, by a significant margin. Faster computers, algorithmic improvements, and access to large amounts of data enabled advances in machine learning and perception; data-hungry deep learning methods started to dominate accuracy benchmarks around 2012. The Kinect, which provides a 3D body motion interface for the Xbox 360 and the Xbox One, uses algorithms that emerged from lengthy AI research as do intelligent personal assistants in smartphones. In March 2016, AlphaGo won 4 out of 5 games of Go in a match with Go champion Lee Sedol, becoming the first computer Go-playing system to beat a professional Go player without handicaps. In the 2017 Future of Go Summit, AlphaGo won a three-game match with Ke Jie, who at the time continuously held the world No. 1 ranking for two years.

According to Bloomberg's Jack Clark, 2015 was a landmark year for artificial intelligence, with the number of software projects that use AI within Google increased from a "sporadic usage" in 2012 to more than 2,700 projects. Clark also presents factual data indicating that error rates in image processing tasks have fallen significantly since 2011. Other cited examples include Microsoft's development of a Skype system that can automatically translate from one language to another and Facebook's system that can describe images to blind people. In a 2017 survey, one in five companies reported they had "incorporated AI in some offerings or processes". Around 2016, China greatly accelerated its government funding; given its large supply of data and its rapidly increasing research output, some observers believe it may be on track to becoming an "AI superpower".

BASICS

A typical AI perceives its environment and takes actions that maximize its chance of successfully achieving its goals. An AI's intended goal function can be simple ("1 if the AI wins a game of go, 0 otherwise") or complex ("Do actions mathematically similar to the actions that got you rewards in the past"). Goals can be explicitly defined, or can be induced. If the AI is programmed for "reinforcement learning", goals can be implicitly induced by rewarding some types of behaviour and punishing others. Alternatively, an evolutionary system can induce goals by using a "fitness function" to mutate and preferentially replicate high-scoring AI systems; this is similar to how animals evolved to innately desire certain goals such as finding food, or how dogs can be bred via artificial selection to possess desired traits some AI systems, such as nearest neighbour, instead reason by analogy: these systems are not generally given goals, except to the degree that goals are somehow implicit in their training data. Such systems can still be benchmarked if the non-goal system is framed as a system whose "goal" is to successfully accomplish its narrow classification task.

AI often revolves around the use of algorithms. An algorithm is a set of unambiguous instructions that a mechanical computer can execute. A complex algorithm is often built on top of other, simpler, algorithms. A simple example of an algorithm is the following recipe for optimal play at tic-tac-toe.

- 1) If someone has a "threat" (that is, two in a row), take the remaining square. Otherwise,
- 2) If a move "forks" to create two threats at once, play that move. Otherwise,

- 3) take the center square if it is free. Otherwise,
- 4) if your opponent has played in a corner, take the opposite corner. Otherwise,
- 5) take an empty corner if one exists. Otherwise,
- 6) take any empty square.

Many AI algorithms are capable of learning from data; they can enhance themselves by learning new heuristics (strategies, or “rules of thumb”, that have worked well in the past), or can themselves write other algorithms. Some of the “learners” described below, including Bayesian networks, decision trees, and nearest-neighbour, could theoretically, if given infinite data, time, and memory, learn to approximate any function, including whatever combination of mathematical functions would best describe the entire world. These learners could therefore, in theory, derive all possible knowledge, by considering every possible hypothesis and matching it against the data. In practice, it is almost never possible to consider every possibility, because of the phenomenon of “combinational explosion”, where the amount of time needed to solve a problem grows exponentially. Much of AI research involves figuring out how to identify and avoid considering broad swaths of possibilities that are unlikely to be fruitful. For example, when viewing a map and looking for the shortest driving route from Denver to New York in the east, one can in most cases skip looking at any path through San Francisco or other areas far to the west; thus, an AI wielding an pathfinding algorithm like A* can avoid the combinational explosion that would ensue if every possible route had to be ponderously considered in turn.

APPLICATIONS

An automated online assistant providing customer service on a web page â “ one of many very primitive applications of artificial intelligence

Main article: Applications of artificial intelligence

AI is relevant to any intellectual task. Modern artificial intelligence techniques are pervasive and are too numerous to list here. Frequently, when a technique reaches mainstream use, it is no longer considered artificial intelligence; this phenomenon is described as the AI effect.

High-profile examples of AI include autonomous vehicles (such as drones and self-driving cars), medical diagnosis, creating art (such as poetry), proving mathematical theorems, playing games (such as Chess or Go), search engines (such as Google search), online assistants (such as Siri), image recognition in photographs, spam filtering, predicting flight delays, prediction of judicial decisions and targeting online advertisements.

With social media sites overtaking TV as a source for news for young people and news organisations increasingly reliant on social media platforms for generating distribution, major publishers now use artificial intelligence (AI) technology to post stories more effectively and generate higher volumes of traffic.

8 TYPES OF APPLICATIONS

- 1) Healthcare
- 2) Automotive
- 3) Finance and economics
- 4) Video games
- 5) Military
- 6) Audit
- 7) Advertising
- 8) Art

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A STUDY ON RURAL AND URBAN SECONDARY SCHOOL STUDENTS ADJUSTMENT

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INTRODUCTION

General adjustment means the relationship that any organism establishes with respect to its environment. The term usually refers to social or psychological adjustment and when used in the sense it carries a clear positive connotation, that is well adjusted. The implication is that the individual is involved in a rich, ongoing process of developing the potential reacting to and in turn changing the environment in a healthy, effective manner. In other words adjustment is a state of compute equilibrium between an organism and its environment, a state wherein all needs are satisfied and all organismic functions are being carried out smoothly.

The concept of adjustment originated in Biology. In Biology the term is usually employed as "Adaption" a concept which was a corner stone in Darwins theory of Evolution where it was maintained that, those species most fitted to adapt to the hazards of the physical world, survived.

The biological concept was borrowed by the psychologists and renamed ' Adjustment', which refers to the individual's behaviors dealing with or mastering demands that are made upon him by his environment.

School adjustment is an important variable affecting the academic achievement of students. Adjustment is nothing but fitting into or adopting to an environment. School adjustment has different dimensions covering all main aspects of school life namely, academic matters, school mates, teachers, school organization or environment in general and self. If the student has an adjustment with the dimensions of school life, usually there will be higher academic achievement than those of the students who were not adjusted properly with school life.

MEANING AND DEFINITION OF ADJUSTMENT

The dictionary meaning of the word 'adjustment' is , to fit, make suitable, adapt, arrange, modify, harmonize or make correspondent.

Thus, when people make an adjustment between two things, they adapt or modify one or both of them to correspond to each other. In some situations, one of the factors may not be changeable and so the one which is, has to be modified in some way to suit the other. The extension of a ladder by a suitable length to reach an upper story window is a good example of such an adjustment.

Drever defined Adjustment as "The modification to compensate for or meet special conditions."

Webster defined adjustment as " The establishment of a satisfactory relationship, as representing harmony, conformance, adaptation or the like.

Good defined Adjustment as "The process of finding and adopting modes of behavior suitable to the environment or the changes in the environment.

REVIEW OF RELATED LITERATURE

Steward and Hanik (2006) Studied "Does Spirituality Influence academic Achievement and Psychological Adjustment of African, American Urban Adolescents".

In a study of 121 African-American urban adolescents, the use of spiritual support as a means of coping was found to be significantly related to psychological well-being and adjustment. Those who reported themselves to be most spiritual were also the most well adjusted, with the highest academic performance.

Joshi (1990) found that overall achievement of students was not significantly correlated with adjustment in general.

Sharma's (1972) results showed that there were significant differences among the overachievers, average achievers and underachievers with regard to their adjustment in school, home and social fronts. The overachievers were better adjusted than the underachievers in all their areas of adjustment.

A critical appraisal of both Indian and foreign studies revealed that there are some gaps on particularly secondary school adjustment that too urban and rural school students. Therefore the present research study is an attempt to investigate school adjustment of urban and rural school students.

STATEMENT OF THE PROBLEM

A study on urban and rural secondary school students’ adjustment.

OBJECTIVES OF THE STUDY

1. To study the secondary school adjustment of urban school students
2. To study the secondary school adjustment of rural school students

VARIABLES OF THE STUDY

Independent Variable

Location

Dependent variable

School adjustment

RESEARCH HYPOTHESES

There is significant difference exist between urban and rural school students adjustment.

NULL HYPOTHESES

There is no significant difference exist between urban and rural school students adjustment.

POPULATION OF THE STUDY

Urban and rural secondary school students constitutes the population of the study. The data was collected with prior permission of the Intuitions and verbal consent was sought from the students by assuring them that responses will be kept confidential. 600 students were selected with stratified random sampling technique and standardized too was used as it is readily available. The tool is Adjustment Inventory for School students (2007) constructed by Sinha and Singh .

STATISTICAL TECHNIQUE USED

The data was tabulated and descriptive statistical technique was used for analyzing the data. The findings were interpreted in the following table , graph and paragraph.

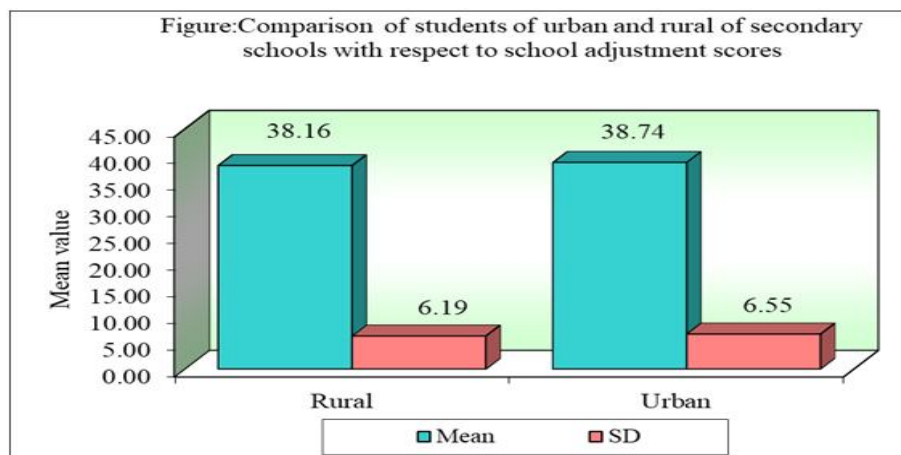
Hypothesis: There is no significant difference exist between urban and rural school students adjustment

To achieve this hypothesis, the independent t test was applied and the results are presented in the following table.

Table: Results of t test between students of urban and rural of secondary schools with respect to school adjustment scores

Location	Mean	SD	SE	t-value	p-value	Signi.
Rural	44.61	8.65	0.50	1.9645	0.0499	<0.05, S
Urban	43.27	8.12	0.47			

The results of the above table, clearly shows that, a significant difference was observed between students of urban and rural secondary schools with respect to school adjustment scores ($t=1.9645$, $p<0.05$) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the students of urban and rural secondary schools have different school adjustment scores. The mean and SD of school adjustment scores of students of urban and rural secondary schools is also presented in the following figure.



DISCUSSION

The urban and rural school students have their own adjustment pattern. However the Urban school students have more adjustment nature than rural due to exposure to the facilities and infrastructure of the school and adequate family environment. The studies by Misra(1992), Rajmanikam and Vasanthal (1993), Xinyin (1995), Richard (1995), Balboni (1998), Agarwal (1999), Jyothi and Ramkrishnaiah (2000), Suryavanshi (2001), Gurubasappa (2005) revealed that adjustment was significantly related environment of the school and academic achievement of the students

CONCLUSION

Teachers have important role in modifying and shaping the personality of students in accordance with natural objectives of life. The greatest contribution of teachers will be to channelize the energy of students to reconstruction in their social life. One of the challenges hurled at teachers is to maintain the mental and physical health of the children and youth of the nation. The teacher has to emphasize on the harmonious development of students' personality so that they can contribute to the welfare of the country. Teacher can facilitate their adjustment in life and can also help students in maintaining their mental health because proper mental health leads to social adjustment.

An adjustment is a habitual method of overcoming blocks, reaching goals, satisfying motives, relieving frustration and maintain equilibrium. Every individual uses own mechanism to maintain a balance in one's own personality. The following measures can also help students in adjusting to the school environment.

1. The school environment should be free from partiality and should provide feeling of security in students, irrespective of their socio economic status.
2. School environment should be democratic. Students' representation on various committees should be made.
3. School should organize various curricular activities for students.
4. Teachers should develop a variety of interests in students so that they can satisfy their emotions.
5. School can organize guidance services for students.
6. There should be flexibility in school activities to accommodate the individual needs of the students.
7. Teachers should know the fundamental principles of human behavior to solve students' problems. They must be emotionally stable and have positive attitude towards teaching. They should create conducive school climate.
8. Day-to-day problems can be discussed in class.

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ROLE OF WORKING MEMORY IN ACADEMIC PERFORMANCE: A CRITICAL REVIEW

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ABSTRACT

Until the 1950s, memory had been considered as a unitary system; however, it was the work done by Baddeley and Hitch, set the current basis of memory, a multicomponent model, a highly accepted working memory model by research scholars nowadays. Working memory is defined as a cognitive system which is responsible for temporary storage and information processing (Malekpour, et al., 2013). In regard to the role of working memory in mathematics weakness, psychological research has indicated that there is a strong relationship between a mathematical function and working memory (Dehn, 2008). Therefore, any deficiency in working memory affects the process of learning, which further leads to learning difficulties. The purpose of this paper is twofold: 1) to define working memory and 2) to describe its role in the process of learning. This paper supports the notion that working memory is an influential construct and has a critical role to store and process information which is essential for learning, hence, the learning difficulties prevalent among children can be attributed to working memory load.

INTRODUCTION

Learning is the process of bringing modification of behavior among learners' through knowledge and experience. According to Skinner, "Learning is a process of progressive behavior adaptation" (as cited in Sivarajan, 2003, pp. 207). For successful learning, learners' should keep possession of information in memory. Hence, we can say that both learning and memory are intertwined, which subserves academic achievement among children. The retrieval of previously learned material from the memory is essentially required for the construction of new knowledge; therefore, memory has a pivotal role to bring back the prior information. Despite having adequate learning potentials and intelligence some children fail to retain the learned material in the memory, thus, the learners' face difficulties in reading, writing and doing Mathematics, which may subsequently hamper their academic success and further leads to drop out from school. The purpose of this manuscript is to describe working memory and its role in the process of learning.

WHAT IS WORKING MEMORY?

In the study of human cognitive functions over the past 35 years, working memory has been one of the most influential constructs (Dehn, 2008, pp. 2). Working memory is a core cognitive function, that enables the individuals to maintain information for a few seconds, which is imperative to complete a task. Traditionally, working memory has been conceived as an active memory system which is accountable for preserving the received information temporarily and also for the processing of information simultaneously. Baddeley (1986) defined working memory as "a system for the temporary holding and manipulation of information during the performance of a range of cognitive tasks such as comprehension, learning, and reasoning".

Alternatively, Hulme and Mackenzie (1992) defined "Working memory as the use of temporarily stored information in the performance of more complex cognitive tasks"(as cited in Dehn, 2008, pp. 2).

Working memory is an indispensable component of the cognitive process underlying thinking and learning and also imperative for activating the mental representations preserved in the long-term memory. In the opinion of Cockcroft (2015), "the process that enables humans to mentally hold small amounts of information in a readily accessible state and to use them in complex cognitive tasks is known as working memory".

Most researchers concur that several specialized components are incorporated in working memory, however, there is little consent regarding the nature and compositions of these components. Overall, "working memory is viewed as a comprehensive system that unites various short- and long-term memory subsystems and functions" (Baddeley, 1986). From a broad perspective, working memory is a central cognitive process that is responsible for the active processing of information (Dehne, 2008) and is intrinsic to tangled as well as basic cognitive processes by providing an interface between perception, short-term memory, long-term memory, and goal-directed actions (pp. 2). It comprises various memory-storages systems that bind together thoughts and ideas and utilizing these contents finally results in learning. In a nutshell, working memory enables the representation of information internally, in a sense, it is central to the cognitive processes which are essentially required for thinking and learning. This indicates that working memory is closely associated with academic learning and any difficulties in learning are due to the limited capacity of the working memory to hold the information. In short, working memory has a cardinal role in cognitive functioning and learning, hence an individual's success in

learning is the duty-bound to working memory. The theoretical framework for this conceptual paper is the working memory model developed by Baddeley and Hitch.

BADDELEY'S WORKING MEMORY MODEL

Some contemporary psychologists still refer to working memory as primary memory and long-term memory as secondary memory (Dehne, 2008, pp. 10). Earlier models like information processing models and level- of processing model were considered to be oversimplified and less accountable for empirical findings. Consequent upon this, Baddeley and Hitch proposed a multicomponent model of short-term memory, a widely accepted framework for working memory where the working memory be placed in the short-term memory. The multicomponent model of Baddeley and Hitch captures the idea that working memory is more than just a single short term store (Sayala, 2007, as cited in Malekpour et al., 2013). Some components of short –term memory in this model function as ‘passive storage buffers’ whereas other components participate in processing information. Baddeley and Hitch defined working memory as “a system for the temporary holding and manipulation of information during the performance of a range of cognitive tasks such as comprehension, learning, and reasoning”(Baddeley, 1986, p. 34, in Dehne, 2008, pp. 14). The multifaceted model of Baddeley and Hitch comprised three aspects of working memory- a phonological loop, a visuospatial sketchpad, and a central executive that controlled the other two subsystems (i.e. phonological loop and visuospatial sketchpad) referred to as slave systems (Dehn, 2008, pp. 14). This working memory model is hierarchical, in which the domain-free factor-the central executive as the top-level. In Baddeley’s opinion, the onus of the central executive is to control the two short-term memory components such as phonological loop and visual-spatial sketchpad and considers central executive as the essence of working memory. Of late, Baddeley added another subcomponent the ‘episodic buffer’-a limited capacity subcomponent, consciously accessible, that interfaces with long-term episodic and semantic memory to construct integrated representations based on new information (Malekpour et.al., 2013, pp. 36).

THE PHONOLOGICAL LOOP

The phonological loop, originally referred to as the articulatory loop, is a limited capacity, speech-based store of verbal information (Baddeley, 1986, in Dehne, 2008, pp. 15) and is similar to an audio tape recorder. Baddeley dissociates the phonological loop into two subcomponents: a temporary, passive phonological input store and a subvocal, articulatory rehearsal process (pp. 15). In this loop, the words are recorded according to the order of perception and if not rehearsed the recorded words or auditory unit will undergo decay and also new auditory units or words get recorded over the previous ones. This loop has the capacity to hold information for only 2 seconds or less. In the light of the evidence from the 1996 study, Gilliam and Van Kleeck claimed that the phonological loop transforms perceptual stimuli into phonological codes that include the acoustic, temporal, and sequential properties of the verbal stimulus.

THE VISUOSPATIAL SKETCHPAD

The short-term storage of information in visual and spatial is the responsibility of the second slave system proposed by Baddeley- the visual-spatial sketchpad, where the visual image of the objects and their locations are saved. This subsystem of working memory is analogous to the first subsystem-the phonological loop, which too has a passive temporary store and an active rehearsal process. Similar to the phonological decay in the phonological loop, the visual-spatial pad also possesses visuospatial store decay and the information in this visual-spatial store fade as quickly as phonological decay. The visual-spatial sketch pad retains the information depends on how long the stimulus is being viewed. Along similar lines, Baddeley (1986) argues that refreshment of the visual trace appears to result from eye movement, manipulation of the image, or some type of visual mnemonic. In addition, Baddeley pointed out that visual-spatial sketchpad may also serve an important function during reading. In his opinion, the printed letters and words are visually encoded by this subcomponent and maintain a visual-spatial frame of reference which permits the reader to backtrack and keep his or her place in the text. Furthermore, evidence (Gathercole & Pickering, 2000b) implies that “visual-spatial storage is more dependent on the central executive component than is phonological storage”.

THE CENTRAL EXECUTIVE

The central executive is considered as the center of working memory, which is accountable for all of the cognitive processes, involves regulating, controlling and coordinating the flow of information. Controlling the flow of information through working memory, the central executive is involved any time information is transformed or manipulated (Dehn, 2008), such as during mental arithmetic (pp. 22). Over the years, Baddeley has described several core central executive functions: i) selective attention, which is the ability to focus attention on relevant information while inhibiting the disruptive effects of irrelevant information; ii) switching, which is the capacity to coordinate multiple concurrent cognitive activities, such as time-sharing during dual

tasks; iii) selecting and executing plans and flexible strategies; iv) the capacity to allocate resources to other parts of the working memory system; and v) the capacity to retrieve, hold, and manipulate temporarily activated information from long-term memory (pp. 23). Even so, many research evidence confirms the role of the central executive in the functioning of working memory, reveals that it is the central executive which decides the individual differences in working memory. Above all, a study done by Tronsky (2005) revealed that “the central executive is involved whenever an individual must simultaneously store and process information”.

THE EPISODIC BUFFER

Recently, Baddeley expanded the subcomponents of working memory by adding ‘the episodic buffer’ to his model. The episodic buffer was added to the existing subcomponents in order to describe the effect of long-term memory on the data or information stored in the working memory. This subcomponent possesses a limited capacity to hold information, consciously accessible, that interfaces with long-term episodic and semantic memory to construct integrated representations based on new information (Dehne, 2008, pp. 25). In other words, the episodic buffer has dual roles in the functioning of working memory. The first role is when the working memory components are overloaded or disrupted, the episodic buffer act as an auxiliary store and secondly, it assists in the synthesis of distinct verbal and spatial information present in the working memory. Another key aspect of the episodic buffer is that it appears to be a place where short-term memories of complex information such as temporally extended events or episodes can be stored (Baddeley, 1986, pp. 274). Moreover, the results of a research work by Pickering and Gathercole (2004) disclosed that the episodic buffer provides direct encoding into long-term episodic memory and controls directed searches of long-term memory. Coupled with the previous literature evidence, Dehne (2008, pp. 25) remarked that the addition of the episodic component greatly increases the types of information, such as semantic information, that can be stored and processed in working memory. In specific, the function of the episodic buffer is to temporarily store information in situations where the visual and phonological storage systems exceed their capacity, without seeking the assistance of executive component for storage and long-term memory for data retrieval.

WORKING MEMORY AND ACADEMICS

Working memory is requisite to many learning activities in the classroom, because while learning children often have to retain or hold information in the mind. In the opinion of Dehn (2008), working memory is required whenever anything must be learned because learning requires manipulation of information, interaction with long-term memory, and simultaneous storage and processing of information (pp. 92). For instance, it is imperative for tasks such as remembering a sentence to write, to memorize the instructions delivered by the teacher or to spell individual words. Working memory is one of our most crucial cognitive capabilities, essential for sustaining attention, following directions, carrying multiple instructions, remembering information momentarily, complex reasoning or staying focused on a project (Stern). Alternatively, the rate and extent of learning rely on the capability and the effective functioning of the working memory. Moreover, working memory capacity predicts performance on a wide range of real-world cognitive tasks (Engle, 2002).

In the process of learning, classroom learning, in particular, assign heavy demands on working memory for the development of academic and verbal skills like reading decoding, reading comprehension, mathematics, and written expression. This argument is supported by the research reviewed by Engle (1996) and Engle et al., (1999), has reported that “working memory capacity holds significant relationships with reading decoding, reading comprehension, language comprehension, spelling, following directions, vocabulary development, note taking, written expression, reasoning, complex learning and grade point average” (in Dehn, 2008, pp. 93). In each of these activities, the learner has to process the information and incorporate it with previously stored information, learner faces learning difficulties when the working memory capacity is overloaded. A study done by Alloway et al. (2005) disclosed that children with poor working memory often lose track of their place in a complex task, require frequent repetitions of directions, skip procedural steps, and often abandon a task before completing it. Another study by (Arndt, et al., 2013 & Cain et al., 2004) has shown that working memory is responsible for students’ performance in Mathematics and reading comprehension. Additionally, studies done by (Alloway, 2008; Alloway & Alloway, 2010) showed that measurements of working memory ability taken at the commencement of formal education are much stronger predictors of success in reading, spelling, and mathematics than IQ scores and short-term memory ability (Engle, et. al., 1999. In Cockcroft, 2015, pp. 2)

CONCLUSION

It is unequivocally evident from the previous studies that working memory has an explicit role in the process of learning. We know that learning is a natural and an ongoing process takes place within human beings, which results in behavioral modification. Practice and experience are essentially needed to bring changes in behavior and whenever we discuss the subject learning, it is always accompanied by the word memory.

“Working memory functions as a mental workspace which can be flexibly used to support everyday cognitive activities” (Ishak, et al., 2012, pp. 596-601). In the opinion of (Alloway, 2006) everyday cognitive activities require both the simultaneous processing and storage information. Academic achievement is crucial for long term outcomes; hence we can infer that working memory and its associated components are significantly associated with the process of learning.

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ISLAMIC BANKING AND FINANCE- AN OVERVIEW**Dr. Md. Asif Ur Rahman**Sr. Assistant professor, Cognizant College of Commerce & Sciences, Hyderabad

ABSTRACT

Islamic banking and finance are emerging as viable alternatives to conventional interest-based banking and financing. According to the General Council for Islamic Banks and Financial Institutions, there are currently 275 institutions worldwide that follow Islamic banking and financing principles. In most of these countries, Islamic banking institutions must compete with conventional interest-based banking institutions. Due to the growing interest in Islamic banking and finance in the West countries, a closer look on this topic to understand the operations and characteristic features is needed. This research paper focuses only on the basic concepts of Islamic banking and finance.

Keywords: Islamic banking, conventional interest-based banking.

INTRODUCTION

Islam is a practical way of life, which shows the guidance for mankind in all walks of life- be it related to one's personal life or its economic aspects or its social aspects (Source: The Noble Qur-an, Chapter 2, Verse 185). It is based on the two canonical sources of Islamic law – the Quran, (which is the Holy book of Muslims) and the Sunnah, [which are the Traditions of Prophet Muhammad (Peace Be Upon Him)].

Islamic Banking is any banking activity in a financial institution which operates on the basis of and conforms to the principles of Islamic law (i.e. „Shariah“). Hence, Islamic Banking, which is a part of Islamic Economics, is centered on the principle of the prohibition of interest. In addition to this no-interest rule, it also revolves around certain other principles – the prohibition of high risk ventures, gambling, speculative transactions and dealing in certain forbidden commodities (like pork, alcohol, arms and ammunition), and investing only in a social responsible way.

The Islamic methods of finance are therefore socio-economic in nature, as it not only takes care of making profits but also addresses social responsibility. Since these aspects are equally applicable for Muslims and non-Muslims alike, it becomes clear that Islamic banking and therefore its benefits are not restricted to Muslims alone but are applicable to the whole of the humanity in general. This is why many a non-Muslim country like US, UK, France Denmark, Luxembourg, and Switzerland have shown keen interest in adopting Islamic methods of finance. In most countries, the establishment of interest-free banking has been by private initiative.

MEANING AND DEFINITION OF ISLAMIC FINANCE

Islamic Finance is any finance activity which is carried out within the stipulated principles of Islamic law. The two basic and fundamental sources of Islamic law are the Quran, the holy Book of Muslims and the Sunnah, the Traditions of Prophet Muhammad (Peace and Blessings of Allah be upon Him). In Islam, money is not recognized as a subject-matter of trade, except in some special cases. Therefore, there is no room for making profits through the exchange of these units, interest. Profit is generated when something having intrinsic utility is sold for money or when different currencies are exchanged, one for another. The profit earned through dealing in money of the same currency or the papers representing them is interest and hence prohibited. Therefore, unlike conventional finance, Islamic finance is always based on illiquid assets which create real assets and inventories.

BACKGROUND OF ISLAMIC FINANCE

The last Prophet of Islam, Muhammad (Peace Be Upon Him), was the first to start the principles of Islamic Finance, when he started doing his business as a silent partner (Musharakah) with his beloved wife, who was a rich lady and had been earlier widowed twice. He also permitted people to use sale on credit without interest (i.e. „salam“) and he encouraged Muslims to give benevolent loans (i.e. „Qard Hasana“). Also, the revelations of the verses of Qur-an clearly prohibited dealing in interest and indulging in gambling. It is from here onwards, the earliest principles of Islamic finance were formulated.

THE PRINCIPLES OF ISLAMIC BANKING:

There is no standard way of defining what an Islamic bank is, but broadly speaking an "Islamic bank is an institution that mobilizes financial resources and invests them in an attempt to achieve predetermined

Islamically -acceptable social and financial objectives. Both mobilization and investment of funds should be conducted in accordance with the principles of Islamic Shari'a".

- * Prohibition of Interest or Usury
- * Ethical Standards
- * Moral and Social Values
- * Liability and Business Risk.

MISCONCEPTIONS ABOUT ISLAMIC FINANCE

- * Islamic finance is communist in Nature
- * Unfair Islamic Lending
- * Without Interest, there will be no investment

ISLAMIC BANKING

Islamic banking is any banking activity carried out on the broad principles of Islamic methods of finance. The main differentiating factor between conventional banking and Islamic banking is that the former system is interest-ridden while the latter is interest-free.

OBJECTIVES OF ISLAMIC BANKS

The main objective of any Islamic bank is to promote economic development of the society by financing and using the resources in a manner that is acceptable in Islam. Broadly the objectives of Islamic banks can be summarized in the following words.

- Provisioning of contemporary Islamic financial services
- To develop products and services to suit the needs of Islamic financial market.
- To create returns that are legitimate to the stakeholders
- To balance profitability with moral consciousness
- To promote fraternal bonds between Muslims and non-Muslims by providing benevolent loans that are interest free.

TYPES OF ISLAMIC BANKS

The following are the four major types of Islamic banks, classified on the basis of their objectives.

- i. Islamic social banks:** These are banks with a high emphasis on social objectives such as to encourage and promote saving habit among its customers, rather than increasing of profits.
- ii. Islamic Development banks:** These banks are established with the goal of promoting socio-economic development in the state. They achieve this by providing loans for public sector programmes.
- iii. Islamic Commercial banks:** These banks accept deposits from customers and meet the financial needs of entrepreneurs on the mark-up or profit/loss sharing principle of Islamic finance. Thus, they undertake one or more forms of Islamic methods of finance and may invest across the different sectors of the economy.
- iv. Islamic Holding banks:** These banks are established with the objective to assist other Islamic banks to identify Islamic investment opportunities and to finance them.

Islamic banking operations: The Islamic banks offer three kinds of banking operations. They are as

- a) Deposit accounts
- b) Use of funds
- c) Other services

DIFFERENCES BETWEEN THE CONVENTIONAL BANKING AND ISLAMIC BANKING

The following are the key differentiating factors between the conventional banking and Islamic banking.

No	Key factors	Conventional banking	Islamic banking
1.	Principles	Man-made	God-revealed
2.	Basic feature	Interest-ridden	Interest free
3.	Functionality	Lending money and getting it back	Participation in partnership

		with compound interest	business with the customer
4.	Relationship with the customers	Either as a creditor or as a debtor	Either as partners or as buyers and sellers or as investor and entrepreneurs.
5.	Liability during a transaction	Fully with the customer	Fully with the bank
6.	Collateral	Essential part of credit mechanism	Yes, in case of a non-PLS product.
7.	Investment Disclosure	Not needed to disclose to public but depends on the Bank's policy.	Must be disclosed to public before Investing or Accepting deposits.
8.	Risk of the investors	No risks as returns are fixed	Yes ,due to poor Management of funds.
9.	Profit and Loss Sharing	No such partnership Exists.	Yes, between the bank and the entrepreneur in pre- agreed ratio
10.	Management	Only in case of revival of sick units.	Participative in terms of PLS
11.	Standardization of policies and norms	Strict adherence due to established & developed banking scenario	At the initial stage but with fast pace and therefore, will emerge over a period of time
12.	Promotion of Entrepreneurship	Done with debt as the only source of funding	Done with equity participation.
13.	Promotional measures	Not needed, as it has been established for a very long time.	Much needed, due to its nascent Stage of development.
14.	Regulator	By the central bank	By both the central bank and the shariah board.

ISLAMIC INVESTMENT BANKING

Investment Banking was earlier known as Merchant Banking. Investment Bankers do not involve in Retail Banking by investing their funds with individual or private / corporate entities. Instead they invest in Islamic Mutual Funds, Islamic Bonds - SUKUK, Equity Funds and such other Market Securities.

Islamic banks invest these funds with great prudence and care in various projects which are determined to be viable, feasible and profitable. The major instruments used for these investments are-

- i. **Ijara:** It works as a leasing arrangement: the bank buys something for a customer and then leases it back to them. Different forms of leasing are permissible, including those where part of the installment payment goes toward the final purchase. This might be used to help you buy a car or other item, or to help a business buy equipment.
- ii. **Murabaha:** It works by the bank supplying goods for resale to the customer at a price that includes a margin above the costs, and allows them to repay in installments. This might be used to provide a mortgage on a property. The property is registered to the buyer from the start.
- iii. **Musharaka:** It is a joint venture in which the customer and bank contribute funding to an investment or purchase and agree to share the returns (as well as the risks) in proportions agreed in advance.
- iv. **Wakala:** It is an agreement that the bank will work as the individual's agent. If a saver enters into this type of agreement, the bank can use their cash to invest in sharia-compliant trading activities to generate a target profit for them.

THE MAJOR PROBLEMS FACED BY ISLAMIC BANKS ARE

1. Lack of profit sharing on the asset side
2. Adverse selection
3. Moral hazard
4. Lack of project appraisal machinery
5. Lack of project monitoring
6. Defaulters and the issue of penalties
7. Illiquidity of Islamic financial market
8. Short term asset structure
9. Excess liquidity
10. Short term placement of funds

11. Lack of a lender of last resort
12. Difficulties in issuing letters of guarantee
13. Taxation problems

ISLAMIC BANK IN INDIA

The huge potential for Islamic banking in India exists, but, it is not possible in India as per the present banking regulation. The latest RBI directive is clear that Islamic banking cannot be adopted in India under the current legal framework. It will need some strong policy decisions to make it a reality. The Raghuram Rajan report, while advocating the introduction of Islamic banking in India, has made a commendable contribution in the cause of Islamic banking by justifying it with solid reasons. This should not be politically interpreted as another minority appeasement measure.

CONCLUSION

As per the Indian census, India has one of the largest Muslim population in the world but a large portion of this has not been able to access the banking services because as per Islamic principles, giving or receiving interest is prohibited though money can be lent on profit sharing or fee based model. The introduction of Islamic banking in India will offer Muslims a socio-religiously acceptable mode of finance and investment, motivating not only retail investors, but also beneficiaries of various Shariah-compliant schemes. Also there is a need of understanding the basic fundamental of Islamic banking and finance to deal with the operations of Islamic banking and finance.

Finally, Opportunities will be opened to foreign direct investment (FDIs) and foreign institutional investment (FIIs), particularly from renowned business houses of Gulf Cooperation Council countries.

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EMERGING TRENDS IN HUMAN RESOURCE

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ABSTRACT

Gone all those olden days, more emphasis on manpower than machines. How we say customer is king, here in the organization employee can be called as a king. Human resource takes a active role in the modern economic scenario of any country. It's a Human resource transforms physical resources into productive resources, highly skilled, talented and competent employees can bring changes in competitive world, so retention and reengineering of employees in an organization plays vital role, then only company can survive in the competitive world.

Keywords: HRM, HR Department, Talented employees, Development.

INTRODUCTION

HRM is the process of managing people of an organization with a human approach. Human resources approach to manpower enables the manager to view the people as an important resource. It is the approach through which organization can utilize the manpower not only for the benefits of the organization but for the growth, development and self satisfaction of the concerned people. Thus, HRM is a system that focuses on human resources development on one hand and effective management of people on the other hand so that people will enjoy human dignity in their employment. HRM is involved in providing human dignity to the employees taking into account their capacity, potentially, talents, achievement, motivation, skill, commitment, great abilities, and so on. So, that their personalities are recognized as valuable human beings. Human Resources Management is concerned with the "people" dimension in management. Since every organization is made up of people acquiring their services, developing their skills, motivating them to high level of performance and ensuring that they continue to maintain their commitment to the organization are essential to achieve organizational objectives. Getting and keeping good people is critical to the success of every organization, whether profit or non-profit, public or private.

EMERGING TRENDS IN HUMAN RESOURCE**1. Globalization and its implications**

Business today doesn't have national boundaries – it reaches around the world. The rise of multinational corporations places new requirements on human resource managers. The HR department needs to ensure that the appropriate mix of employees in terms of knowledge, skills and cultural adaptability is available to handle global assignments. In order to meet this goal, the organizations must train individuals to meet the challenges of globalization.

2. Work-force Diversity

In the past HRM was considerably simpler because our work force was strikingly homogeneous. Today's work force comprises of people of different gender, age, social class sexual orientation, values, personality characteristics, ethnicity, religion, education, language, physical appearance, marital status, lifestyle, beliefs, ideologies and background characteristics such as geographic origin, tenure with the organization, and economic status and the list could go on. Diversity is critically linked to the organization's strategic direction. Where diversity flourishes, the potential benefits from better creativity and decision making and greater innovation can be accrued to help increase organization's competitiveness.

3. Changing skill requirements

Recruiting and developing skilled labor is important for any company concerned about competitiveness, productivity, quality and managing a diverse work force effectively. Skill deficiencies translate into significant losses for the organization in terms of poor-quality work and lower productivity, increase in employee accidents and customer complaints. Since a growing number of jobs will require more education and higher levels of language than current ones, HRM practitioners and specialists will have to communicate this to educators and community leaders etc.

4. Corporate downsizing.

Whenever an organization attempts to delayer, it is attempting to create greater efficiency. The premise of downsizing is to reduce the number of workers employed by the organization. HRM department has a very important role to play in downsizing. HRM people must ensure that proper communication must take place during this time. They must minimize the negative effects of rumors and ensure that individuals are kept

informed with factual data. HRM must also deal with actual layoff. HRM dept is key to the downsizing discussions that have to take place.

5. Continuous improvement programs

Continuous improvement programs focus on the long term well-being of the organization. It is a process whereby an organization focuses on quality and builds a better foundation to serve its customers. This often involves a companywide initiative to improve quality and productivity. The company changes its operations to focus on the customer and to involve workers in matters affecting them. Companies strive to improve everything that they do, from hiring quality people, to administrative paper processing, to meeting customer needs.

6. Re-engineering work processes for improved productivity

Although continuous improvement initiatives are positive starts in many of our organizations, they typically focus on ongoing incremental change. Such action is intuitively appealing – the constant and permanent search to make things better. Yet many companies function in an environment that is dynamic- facing rapid and constant change. As a result continuous improvement programs may not be in the best interest of the organization. Ongoing incremental change avoids facing up to the possibility that what the organization may really need is radical or quantum change. Re-engineering changes how organizations do their business and directly affects the employees.

7. Contingent workforce

No organization can make the transition to a contingent workforce without sufficient planning. As such, when these strategic decisions are being made, HRM must be an active partner in these discussions. After its entire HRM department's responsibility to locate and bring into the organization these temporary workers. As temporary workers are brought in, HRM will also have the responsibility of quickly adapting them to the organization. HRM will also have to give some thought to how it will attract quality temporaries.

8. Mass Customization

HR will need to take the tools of marketing around customization for consumers and clients and applying them to the task of talent segmentation. The key is to optimize. At one extreme, a personal employment deal for every individual would be chaotic. At the other extreme, defining fairness as "same for everyone" risks missing important benefits of customization, and in fact may be unproductive and unfair. Thus, HR should develop principles for understanding the optimal level of customization in the employment relationship

9. Decentralized work sites

Work sites are getting more and more decentralized. Telecommuting capabilities that exist today have made it possible for the employees to be located anywhere on the globe. With this potential, the employers no longer have to consider locating a business near its work force. Telecommuting also offers an opportunity for a business tin a high cost area to have its work done in an area where lower wages prevail. Decentralized work sites also offer opportunities that may meet the needs of the diversified workforce. Those who have family responsibilities like child care, or those who have disabilities may prefer to work in their homes rather than travel to the organization's facility. For HRM, decentralized work sites present a challenge. Much of that challenge revolves around training managers in how to establish and ensure appropriate work quality and on-time completion.

10. Employee involvement

For today's organization's to be successful there are a number of employee involvement concepts that appear to be accepted. These are delegation, participative management, work teams, goal setting, employee training and empowering of employees. HRM has a significant role to play in employee involvement. What is needed is demonstrated leadership as well as supportive management. Employees need to be trained and that's where human resource management has a significant role to play.

11. Technology

With the current technological advancement and its projection in the future, it has brought in new eyes in the face of HRM. A number of computerized systems have been invented to help in the HRM of which they are seen as simplifier of HR functions in companies. Large or multinational organizations using some of the human resources information systems are reaping big.

12. Remaking performance reviews

The hr management trends performance review is to better understanding of changes that needs to be done to improve the ability to perform. The most trending topic is remaking performance reviews which include dropping rate of performance several companies have already implemented this tactic.

HUMAN RESOURCE DEPARTMENT PRACTICES IN GLOBALISATION

International HRM places greater emphasis on a number of responsibilities and functions like orientation, relocation and translation services to help the employees adapt to new and different environment outside their own country.

* Selection of employees requires careful evaluation of the personal characteristics of the candidate and his/her spouse.

* Training and development extends beyond information and orientation training to include sensitivity training and field experiences that will enable the manager to understand cultural differences better. Managers need to be protected from career development risks, re-entry problems and culture shock.

* To balance the pros and cons of home country and host country evaluations, performance evaluations should combine the two sources of appraisal information.

* Compensation systems should support the overall strategic intent of the organization but should be customized for local conditions.

* In many European countries – Germany for one, law establishes representation. Organizations typically negotiate the agreement with the unions at a national level. In Europe it is more likely for salaried employees and managers to be unionized.

HR CHALLENGES THAT CAN BE IMPLEMENTED IN THE BUSINESS ARE AS FOLLOWS**1. Compliance with Laws and Regulation**

No matter how large or small your business, it's important to make sure you're in compliance with local, state, and federal labor laws. There are regulations on everything from hiring practices, to wage payment, to workplace safety.

2. Management Changes

Business owners should focus on communicating the benefits of the change for everyone. Regular staff meetings are a good place to start. When your team understands the why, how, and when of the change, they'll be more likely to get on board.

3. Leadership Development

Leadership development is critical in keeping your management team engaged and motivated, and prepares them to take on more responsibilities in the future. Make it part of the culture. Create opportunities for them to use their strengths every day. Accomplishing goals will motivate them and give them a chance to develop their skills

4. Workforce Training and Development

Training and development doesn't have to take a lot of time or money. Recruit managers and senior leadership in mentoring their subordinate employees. You could also provide online training courses so people can go at their own pace. Invest in your workforce and you will have a loyal, productive team.

5. Adapting to Innovation

Communication is critical. With any change, make sure your team understands the why, when, and how. Set clear goals for the adoption of initiatives, and provide employees with the training they need to get comfortable with it.

6. Compensation

Even though salary is important, it isn't always the most important factor for job candidates. Creating a system to reward employees for excellent performance is one way to make up for a lower salary.

7. Understanding Benefits Packages

For small business with fewer than 50 employees, there are many options for offering healthcare benefits. One option is purchasing a plan through the Small Business Health Options Program (SHOP) marketplace. Doing this gives you the opportunity to take a tax credit, which can help offset costs.

8. Recruiting Talented Employees

One of the best ways to find the right people for your business is to use a staffing company. They provide temp-to-hire solutions that allow you to try out new employees with little to no risk. You'll save time, money, and frustration, and maybe even find a future executive or business partner.

9. Retaining Talented Employees

On boarding is highly effective for employee. Research shows having a structured on boarding process means employees are 58 percent more likely to stay with a company for three years or more

10. Workplace Diversity

Creating a culture of teamwork and respect will keep the work environment positive and productive. In addition, implementing a diversity training program is a must. Employers are responsible for setting standards of behavior in the workplace.

HR MANAGERS TODAY ARE FOCUSING ATTENTION ON THE FOLLOWING

- **Policies-** HR policies based on trust, openness, equity and consensus.
- **Motivation-** Create conditions in which people are willing to work with zeal, initiative and enthusiasm; make people feel like winners.
- **Relations-** Fair treatment of people and prompt redress of grievances would pave the way for healthy workplace relations.
- **Change agent-** Prepare workers to accept technological changes by clarifying doubts.
- **Quality Consciousness-** Commitment to quality in all aspects of personnel administration will ensure success.

CONCLUSION

Human Resource Department is not different than other aspects of a business in being able to deliver significant benefits to the company. When reviewing an HR Department., it becomes clear that a number of business processes have an impact on the effectiveness of employee efforts in delivery the product to customers. The Human Resource manager is not only responsible for hiring & firing, them also hander contacting job references and administering employee benefit. It's true that any individual who works in HR Department. "Must be a people person". HR departments have to start seeing them differently, with the current focus towards strategies that engage employees, attract top talent, and contribute to the bottom line this change is imperative. The HR department should create competitive advantage by building strong organizations, strong leaders, managers, strong teams, & employees The "one size fits all" approach doesn't work anymore.

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POPULAR CULTURE AS THE MASS CULTURE**Bharati G Kajagar**K L E, Society's Lingaraj College, Belagavi

ABSTRACT

Culture is the characteristics and knowledge of a particular group of people encompassing, language, religion cuisine, social habits, music and arts. The modern term culture is based on term used by the ancient Roman orator Cicero in his Tusculance Disputationes. Culture makes people understand each other better. And if they understand each other better in their soul, it is easier to overcome the economic and political barriers. But first they have to understand that their neighbour is, in the end just like them, with the same problems, the same questions.

Culture has it's own motifs, status, identity, own history, own glory, own particularity, by all these motifs culture is accumulated human beings, through exposing these all characteristics culture is recognizing popular culture as the mass culture. And how it has been analysed in the social and human sciences and how critical the analysts were of the described. Meaning of Mass culture and examples, how did contribute to American dominance. How mass culture refers to pop culture to known as a dominant force in people lives, and how the pop culture defined by the different characters of mass culture like music, high art. Also discussing opinion of cultural thinkers regarding pop culture and mass culture.

Keywords: Mass culture, Pop Culture, Media, cultural Hegemony, Literature, Lower Caste, Higher Caste, Mass Society.

INTRODUCTION

At the end of the Second World War, the countries of Western Europe found themselves in a state of economic and physical ruin and political ambiguity and, at worst, outright bankruptcy. Only Britain emerged from the war with its political regime intact and its moral purpose vindicated, although paradoxically its economy was to prove the most severely wounded. Perhaps because of the very scale of the disaster, however, Western Europe embarked upon a process of reconstruction, aided financially by the Marshall plan, which embodied grandiose ambitions for a radical rebirth. The Italian communist party's weekly magazine, for example, was called *Rinascita*, whilst the French Communist weekly *Les Lettres Francaises* celebrated a 'new "French renaissance"', encompassing political life, urban redevelopment and a whole range of cultural development, which was seen, in the early days of the Liberation, as the legitimate reward and goal of the Resistance'. In Germany, the recognition of 1945 as constituting a *Nullpunkt* or *stunde Null*, made possible the *Khlschlag*, or clean sweep which would propel the new Republic towards democracy and prosperity. Even in Britain, there was the sense of the Great Exhibition a century earlier and celebrated traditional British qualities, whilst also flexing the nation's industrial and military muscles, with the death of King George VI and the accession of his daughter, the country embarked, quite literally and self-consciously, on a 'New Elizabethan' age.

POPULAR CULTURE AND MASS CULTURE

The term popular culture was coined in the 19th century or earlier. The popular culture is the accumulation of cultural products such as music, art, dance, literature, fashion, film, cyberculture, television and radio that are consumed by majority of society's population. "Popular culture is generally recognized by members of a society as a set of practice beliefs and objects that are dominant or ubiquitous in a society at a given point in time".

ACCORDING TO JUST EAT IT

Popular Culture can be defined as a subculture that is shared by everyone or mass of the society. Similar to high culture, popular culture also has its consumption patterns, life style, literature, beliefs and attitudes, and leisure activities. However, these are not sophisticated as in the high culture making them more appealing to the masses. Fast food chains and pop music are some examples of pop culture. Originally the term popular culture was linked to the lower classes, although now popular culture includes the mass society.

Experts highlight that the spread of popular culture is mainly due to mass media. This can especially be noticed through various t.v. programs such as reality shows, new genres of music, movies, and even T.V. series, however, the impact of popular culture on the lives of people is not limited to mass media alone. It even encapsulates the social politics, ideologies, fashion and technology as well.

Pop culture is generally recognized as the vernacular or people's culture that predominates in a society at a point in time. As Brummet explains in *Rhetorical Dimensions of popular culture*, pop culture involves the aspect

of social life most actively involved in by the public. As the 'culture of the people' pop culture is determined by the interactions between people in their everyday activities, styles of dress, the use of slang greeting rituals and the foods that people eat are all examples of popular culture is also informed by the mass media.

These are number of generally agreed elements comprising popular culture. For example, pop culture encompasses the most immediate and contemporary aspects of our lives, these aspects are often subject to rapid change, especially in a highly technological world in which people are brought closer and closer by omnipresent media. Certain standards and commonly held beliefs are reflected in pop culture both reflects and influences people's everyday life. Further more, brands can attain pop iconic status .ex: The Nike Swoosh or Mc Donald's golden However , iconic brands, as other aspects of pop culture, may rise and fall.

Mass culture is the set of ideas and values that develop from a common exposure to the same media, news sources, music, and art. Mass culture is broadcast or otherwise distributed to individual instead of arising from their day-to-day interactions with each other. Thus, mass culture generally lacks the unique content of local communities and regional cultures. Frequently, it promotes the role of individual as consumers. With the rise of publishing and broadcasting in the 19th and 20th centuries , the scope of mass culture expanded dramatically. It replaced folkore, which was the cultural mainstream of traditional local societies. With the growth of the internet since the 1990s, many distinctions between mass media and folklore have become blurred.

Mass culture refers to how culture gets produced, whereas popular culture refers to how culture gets consumed. Mass culture is culture which is mass produced, distributed, and marketed. Mass culture is also set of cultural values and ideas that arise from common exposure of a population to the same cultural activities, communications media, music and art, etc.

- Mass culture tends to reproduce the liberal values of individualism and to foster a view of the citizen as consumer.
- Mass culture is related to high art because of the new incorporations on their works.
- **Great divide:** the discussion of the distinction between high art and mass culture
- **Adorno** is the most recognized representant of high art.
- It is the cultue of an elite such as the aristocracy.

The mass culture definition is related to the pop culture definition, Mass culture reflects a culture of "mass produced from a western European perspective, this may be compared to American Culture. Alternatively, "pop culture" can be defined as an 'authentic' culture of the people.

SOURCES OF POPULAR CULTURE

There are numerous sources of popular culture. Primary source is the mass media, especially popular music, film, television, radio, video games, books and the internet. In addition, advances in communication allows for the greater transmission of Many TV programs, such as American Idol and the Last comic Standing, provide viewers with a phone number of pop culture sources represents a novel way of increasing public interest, and further fuels the mass production of commodities.

MASS CULTURE CONTRIBUTION TO AMERICAN GLOBAL DOMINANCE

One of the significant and visible features of America's expanding global presence has been the spread of American mass culture around the world. Beginning in the 1950s, when American consumer goods flooded postwar Europe, American culture has been ubiquitous around the world. One observer in the late 1990s commented that

Mages of America are so pervasive in this global village that it is almost as if instead of the world immigrated to the world, allowing people to aspire to be American even in distant Countries.

This process has been largely due to the power and reach of American corporations, which became "multinational" in the late twentieth century. McDonald's Coca-Cola, and other corporation have expanded their reach to the far concerns of the globe. Not just American goods, but but film, music, fashion, and other aspects of American mass culture have flooded the world as well. American movies enjoy runs in European and Asian theaters, teenagers around the world wear American fashions, and people everywhere listen to American pop stars. This process has never been completely hegemonic, and it has always flowed in both directions- the emergence of football as a popular pastime in the United States is one prominent example- but there is no doubt that, for better or for worse, American mass culture has exerted a profound influence around the world.

EXAMPLES OF POP CULTURE AS THE MASS CULTURE

Examples of popular culture come from wide array of genres,including popular music,print,cyber culture,sports,entertainment,leisure,fads,advertising and television.Sports and television are arguably two of popular culture,and they also represent two examples of pop culture with great staying power.

Sports are played and watched by members of all social classes,but the masses are responsible for the huge popularity of sports.Some sporting events,such as the World Cup and the Olympics,are consumed by a world community.Sports are pervasive in most societies and represent a major part of many people's lives. Showing allegiance to a team as a means of self-identification is a common behavior.Further,cheering for a sports team or a favorite athlete is a way any individual can become part of popular culture.

CONCLUSION

Theology of culture depends upon this kind of trust that our cultural expressions can testify to a reality that transcends them - a reality that is really there, that matters, and in which providence is at work. Theology offers a language to speak about this reality, and can help articulate what is going on in the depths of popular culture. Our cultural artists will often enough get it wrong, and the long, slowly learned lessons of theology can be useful in detecting when this happens, and then offering judgment and guidance. But religious communities and their theologians can also lose their way. And for this reason it is wise for us to remain open to the more discerning makers of culture. Even of popular culture.

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CULTURAL STUDIES: POST-COLONIALISM AS THE APPROACH OF CULTURAL STUDIES

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ABSTRACT

Cultural Studies, studies the culture and the things which influence the culture. Culture can be said as something which is practiced by the set of people living in the society from long time and sometimes it is also influenced and changed. One such change is because of colonization. India is the colonized country as it was ruled by British. India is also considered as the oldest country with huge culture in it but very soon that culture was disintegrated due to the rule of British in India. It is something like their culture is rooted in our soil because they ruled us for more than two hundred years. Our culture was mixed up with theirs and when they quit India still we are able to find the influence of colonization in the minds of Indians. The effects of this colonization can be seen in the literatures produced after Indian Independence. Midnight's Children can serve the best example of how our culture was effected due to colonization. New things were very hard to accept as we always gave importance to old things and this imposed the greater question as to whether to accept their culture or not but we Indians mixed it up just like jeans and kurti, which symbolizes western and eastern culture both. Though British left us, but their culture is still alive.

Keywords: Culture, Colonization, Post-colonialism, Indians, West and East Culture.

INTRODUCTION

The culture is something that includes customs, traditions and the way of the living of the people in the particular society. Culture can also be understood by the food habits, dressing styles, festivals and many more rituals that are practiced by the set of people in a society or community. Cultural studies is the field of analysis of the culture, its political changes and its historical beginnings, its conflicts and traits. Cultural studies include many critical approaches such as feminist theory, post-colonialism, social theory, cultural theory and many more aspects. Post-colonialism is one such approach that comes under the study of cultural studies. Post-colonial period is the period after colonization or after the independence. India was colonized by British for more than two hundred years and after they quit India we can find the effect of colonization on the mind of Indians. Colonization had the great impact on our Indian culture. Hence, because of this reason we study post-colonialism in the cultural studies.

POST-COLONIALISM IN LITERATURE AS THE APPROACH OF CULTURAL STUDIES

In India, it was on 15th August 1947 we got our freedom and the period after 1947 came to be known as the post-colonial period. Post-colonialism was shown in the literature of our country and became the major theme of the novels or stories during this period. Writers like Amitav Ghosh, Anita Desai, Hanif Kureishi, Rohinton Mistry, Meena Alexander, Kiran Desai and many other writers of India have written about Post-colonialism. It is important because colonizers that is British who ruled us were interested in the politics and after when they left our country there was a kind of disturbance in the country. Our political system was greatly harmed. We were not prepared for anything. This effected our Indian culture. One more most important thing that had an effect was that the English people removed our Gurukul system of education which was practiced in India from time immemorial, just to introduce their English education in India. Their culture was introduced to us which was the new one. This greatly influenced our culture. And unfortunately we still blindly follow this western culture.

One such great novel that can be related to the theme of post-colonialism is Midnight's Children by Salman Rushdie which was originally published in 1981, i.e., we can say after the Independence. Midnight's Children is also called as the Post-colonial novel because it was written and published after independence. Not only that it was written and published after the independence, it also has the theme of post-colonialism in it. The novel is based on the partition of India. At the time independence we all know that there was the demand for separate country that was born out of India which is called as Pakistan. This is depicted in the novel. The rule of Indira Gandhi, the emergency declared during that time; all these aspects are described. There is also the description of the social riot. The society was not healthy. There were riots on communal bases, lingual bases etc. The hospitals, various service providing centers were effected. The pregnant women, the old people, the people who were ill, the children, all these people were effected by the social unrest. Also the economic problems are portrayed. The poverty, the unemployment, the industrialization and its effects all are depicted very artistically by the writer. Further, the religious aspects, the cultural aspects with reference to the assimilation of various cultures in India is discussed. Hence, these all things make the novel, a post-colonial novel.

The themes are related to the portrayal of the political, economical, social, cultural and religious conditions in India some time before independence, at the time of independence and after independence. The colonized mentality is also another theme. The technique used by the writer has also the profound effect. He has also used the technique of the magic realism. The people who were born on 15th August 1947 were born of special powers such as in the novel three people are born on this day- Saleem, Shiva and Parvati. They have special powers in them. The shadow of the British empire has still clouded India's vision. The characters like William Methworld and Evie Lilith Burns served as reminders of how white characters were able to make Indians feel subservient and out of place in their own country. Saleem Sinai is the protagonist of the novel who is born on 15th August at midnight on the day of Indian Independence. Along with him another character named Shiva is also born on the same day. The writer successfully gives the data that 1001 children were born on that day and among them 581 children survived till their 10th birthday. This shows the poor medical services given during that time. Saleem's grandfather Adaam Aziz was the doctor and also the follower of Mian Abdullah who was an activist who was assassinated. Many people lost their lives. There was a havoc in the society of India and most importantly there were more than 500 petty states in India which to unite had become the great task for Indians and the credit of uniting all the petty states goes to Sardar Vallabhai Patel. The cultural amalgamations are also found in the novel. Saleem's parents Amina and Ahmad Sinai before Saleem's birth stayed in Delhi where Ahmad's factory was destroyed by the terrorists and they had to move to Bombay and during this time Amina was pregnant. There another English character is introduced, William Methworld who owns the estate. Amina and Ahmad stay there in the estate and encounter another couple Vanita and Wee Willie Winkie. Even Vanita is pregnant and her son is Shiva who was born on the same day when Saleem was born. Here there is a twist that Saleem is the son of Vanita and Shiva is the son of Amina. The babies were exchanged by the character named Mary. This shows the lack of proper management that very often we see in India. The era of post-colonial is also marked with many wars that took place in India. India fought many wars with Pakistan and China. This we can come across the novel. Saleem comes to know that he is not the son of Amina and Ahmad and Ahmad becomes drunkard and insists Amina to go and live in Pakistan. They both go to Pakistan. Ahmad dies there, Amina comes back to Bombay during Indo-Chinese war. Then their entire family decides to return to Pakistan again. On the way the entire family of Saleem is killed and only Saleem survives. This was the condition of India. Wars and battles are marked for loss. Nothing is benefitted from wars. Many people lost their lives and their property. This is shown in the novel as Saleem loses his family during the war between India and China. Saleem also loses his memory power and forgets everything including his name. At this particular time there is another character Parvati who is also born on the same day. Saleem runs to the woods and there he meets Parvati, who helps him in gaining his lost old memories. Saleem is unaware of the fact that even Parvati is born on 15th August 1947. We also find the appearance of Indira Gandhi, the first woman Prime Minister who declared emergencies in India. She also organizes a campaign for those who are born on 15th August 1947. There Saleem comes to know that Parvati was also born on the same day. At the end Saleem dies on his 31st year birthday. Therefore, due to all these events portrayed in the novel makes the novel the post-colonial novel.

CONCLUSION

As our country India is the multicultural country we find the essence of colonialism in the minds of Indians. They ruled us and left us but still we retain their culture. Our culture and their culture is mixed up. It is simply the mixture of Eastern and Western culture. In this way we find that the colonization had its impact on our culture and also changed our culture to some extent. The above novel can be the best example for the post-colonial literature and also we can draw the effects which was led by the colonizers. This had great influence on our culture. Hence post-colonialism can be said as one of the important approach of cultural studies.

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A STUDY ON EDUCATIONAL DROP OUT AMONG TRIBAL STUDENTS IN KERALA

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In this competitive world all persons must have good education. Education will help us to get good job and attain better position in our life. It makes us strong mentally, socially and intellectually by increasing our knowledge level, technical skills and good positions in the job. Each and every kids have their own dream in doing something different in their life. Their dreams will come true only through getting proper education .

Tribals in Kerala are the indigenous population found in the southern part of Kerala. Most of them living in forests and they mainly depends on agriculture for their livelihood. The mountainous regions of Kerala are inhabited by tribes namely Urali tribe, Paniyan tribe, kanikkar tribe, kadar tribe. Tribes are always treated as down trodden communities. Most of them are unaware about the importance of education and as a result they did not motivate their children to complete even their primary education . It may lead to regular absenteeism and drop out among tribal students.

OBJECTIVES OF THE STUDY

1.To identify the reasons behind the dropout of tribal students

4. To know the various programmes and policies adopted by government for the welfare of tribal students.

STATEMENT OF THE PROBLEM

Both central and state government were introduced several programmes and policies for improving the education among tribal students. But majority students are not in a position to continue their education . There is a higher degree of dropout among tribal students. It is observed that the major reasons behind this dropout are financial crisis, health problems, lack of ignorance, and social factors etc. Hence the present study is entitled as” A study on the Educational dropout among Tribal Students in Southern Part of Kerala”. It is an attempt to identify various factors that may hinder the educational attainment of tribal students.

SIGNIFICANCE OF THE STUDY

Scheduled tribes are considered as the most backward sections of our country. The literacy rate among Scheduled tribes has increased over the years but the levels are still very low. A large number of students were discontinued their studies at early stage. The problem of Drop-out occurs to be a common problem among all category of students. But it is most worst in the case of Tribal students. So there is an urgency to remove the Drop-outs among scheduled tribe students.

METHODOLOGY**Method adopted**

The data required for the study will be collected from secondary data only.

Secondary data will be collected from various journals, publications and magazines etc.

REVIEW OF LITERATURE

L.R.Bihari(1969) made a survey a on “wastage and stagnation in primary education among the selected tribal communities of Gujrat”. The result of this survey reports a number of factors such as lack of proper and adequate consciousness for the need of formal education, parents apathy for education poor economic condition, household works by children, inefficiency and insincerity on the part of teachers etc. responsible for wastage and stagnation

M .L.Masavi (1971) studied on “Wastage and stagnation in primary education among the tribes of Gujrat”his study aimed to ascertain the nature extent and causes of the problem of wastage and stagnation in tribal areas of the state. The result revealed high rate of stagnation in the first grade, lower rate of wastage in Ashram schools than Panchayat schools. The causes for wastage and stagnation as pointed out by this study were economic and educational backwardness of parents, untrained and inefficient teachers, unsuitable curriculum and non-stimulating environment.

B.N.Sarkar(1980) made a study on “Primary education of children in rural Bengal”. The findings of the study pointed out that universalization of primary education depended more on enrolment drive among the backward population represented by SC/ST and Muslims, economic difficulty and child marriage were responsible for dropout of boys and girls and large scale dropout of girls respectively.

G.V.Pillai, J.Benjamin and K.R.Nair (1980) collectively carried out a study on dropouts in primary education in Kerala state. The main objectives of the study were to estimate the rate of dropout and to identify the socio-economic causes leading to dropout. Findings revealed higher rate of dropout in lower primary than higher primary stage and the main reason of dropout were ill health of students, house hold works, poverty and lack of parental education.

DISCUSSIONS

Both central and state government offer so many services and schemes for the promotion of education of tribes . Some of them are listed below.

1. Scheme of Scheme of Grant-in-Aid to Voluntary Organizations working for the Welfare of Scheduled Tribes

The prime objective of the scheme is to enhance the reach of welfare schemes of Government and fill the gaps in service deficient tribal areas, in the sectors such as education, health, drinking water, agro-horticultural productivity, social security net etc. through the efforts of voluntary organizations, and to provide favourable environment for socio-economic upliftment and overall development of the Scheduled Tribes (STs).

2 Scheme of Strengthening Education among ST Girls in Low Literacy Districts

The scheme aims to bridge the gap in literacy levels between the general female population and tribal women, in the identified districts or blocks, more particularly in naxal affected areas and in areas inhabited by Particularly Vulnerable Tribal Groups (PVTGs), by creating the required ambience for education for ST girls.

3 Scheme of Vocational Training in Tribal Areas

The main aim of the Scheme is to develop the skills of the ST youth for a variety of jobs as well as self-employment and to improve their socio-economic condition by enhancing their income.

4 Scheme of Girls & Boys Hostels for STs

Under the scheme, Central assistance is given to States/UTs/Universities for construction of new hostel buildings and/or extension of existing hostels

5 Scheme of Ashram Schools in Tribal Sub-Plan Area

The objective of the scheme is to provide residential schools for STs in an environment conducive to learning to increase the literacy rate among the tribal students and to bring them at par with other population of the country.

6 Scholarship Schemes

The Ministry is implementing the following Scholarship schemes for ST students in the country with a view to provide financial assistance to them, so as to enable them to complete their education:

- (i) Pre-Matric Scholarship for ST students (9th& 10thStd)
- (ii) Post-Matric Scholarship for ST students (Class 11th onwards)
- (iii) National Fellowship and Scholarship for Higher Education of ST students
- (iv) National Overseas Scholarship (NOS) for ST candidates for studying abroad

7 Support to Tribal Research Institute (TRIs)

Tribal Research Institutes (TRIs) have been set up by various State Governments. The basic objective of the scheme is to strengthen the Tribal Research Institutes (TRIs) in their infrastructural needs, Research & Documentation activities and Training & Capacity Building programmes, etc.

MAJOR FINDINGS AND CONCLUSION

1. The major reasons behind drop out were subjected to poverty and unemployment
2. Most of the dropouts have negative attitude towards schooling.
3. Peer group influence is another reason behind this dropout
4. Alcoholism of parents is a convincing reason behind this problem
5. Caste reasons are major issues in connection with dropout
6. Lack of proper medical care also results dropout

CONCLUSION

The major reason behind the educational dropout is the lack of awareness on the value of education among scheduled tribes. From this situation it is clear to implement effective awareness and motivation programme for the tribal people to acknowledge the value of education. The invention of computer and internet based educational methods offer an exciting new learning medium that can literally transform our concept of school and classroom from physical into virtual realities. It becomes a major responsibility of the central and state government to implement this IT oriented learning approach to tribal students in Kerala. In addition to that they also check whether these students availed the various tribal students development programmes implemented by both government.

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THE ROLE OF GRANITE INDUSTRY IN INDIA**Dr. Vijaya, B. Korishetti¹ and Neelamma P. Maharajannavar²**Professor and Chairperson¹ and Research Scholar²Department of Sociology, Karnataka State Akkamahadevi Women's University, Vijayapura

INTRODUCTION

The term 'Granite' is derived from Latin word "Granum" meaning "grain" because of its granular nature. Granite is well known since time immemorial for its building and dimensional stones like Marble, Sand stone, Lime stone, Slate etc. Recently granite has been added to this list. Geologically, the granite includes essentially to igneous rocks of granular texture. composed of feldspar and quartz. A rock is considered dimensional; therefore it can be cut and polished to dimensions.

Granite occupies a prominent place among dimensional stone on account of its hardness, durability, capability to take mirror polish and fascinating colours. As such the use of granite has increased many fold as dimensional and decorative stone all over the world and this has created a good exports market for Indian Granite, Granite as a 95 percent share in India's dimensional stone exports. The export of high value added items like tiles, polished slabs and monument stones as increased by aver 50 percent average growth rate per year.

Granite as becomes the most widely utilized stone material in the building industry today. Through out history, granite has been used important architecture in the entire world. Some of our oldest cable stone streets are granite and or still very functional today. It has also been valued as flooring in almost any applications. Kitchen and / or both counter tops, walls, bar tops and driveways are all popular users for this extremely hard material. Granite is found all over the world and can be found in many colours.

Mining for granite is done manually. For drilling and channeling hand disels and hammers are used. There are number of quarries that have mining machineries, such as compressors and drilling machines for drilling and blasting, cranes for shifting big blocks, and dampers and truck for transports.

THERE ARE FOUR OPERATIONS INVOLVED IN PROCESSING GRANITE. THEY ARE AS FOLLOWS

1. Dressing
2. Cutting 1 sawing
3. Surface grinding and polishing, and
4. Edge-Cutting and Trimming

The recovery of marketable grade granite is reported to 32 to 40 percent in Karnataka, 25 to 75 percent in four quarries around Jalore, the main granite mining center of Rajasthan and 20 to 40 percent in Tamilnadu.

India accounts for over 20 percent of the world resource in granite. Granite reserves in India have been estimated by Indian Bureau of Mines at over 40 to 9 16 millions cubic meters. Splendid black and multi colour varieties of granite are available in the States of Karnataka, Andhra Pradesh, Tamilnadu and Uttar Pradesh. Granite deposits are also under spread over the problems of Rajasthan, Bihar, Westbengal and Gujrat. India is the largest export of granite product in the world.

HISTORY OF GRANITE INDUSTRY

India has one of the best granite deposits in the world. With a varied diversity of more than 110 shades, India accounts for over 20 per cent of the total granite reserves across the world. The total granite reserves in the India are estimated around 13.87 Crore tonnes and it is one of the largest exporters of granite and granite products in the world. Geologically the Southern and Eastern belts of the nation are places where granite is available in abundance such as those in Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Assam, Bihar, Rajasthan, Orissa, Meghalaya and Madhya Pradesh.

Indian granite has become the most sought-after and extensively used stone material in building construction and massive structural works throughout the world, and it is well known in the international market, not only for its elegance and aesthetic quality, but also for its durability.

In India, the granite stone industry has received a wider publicity and corporate importance, only in the last few years. It is emerging now as a thrust-export area with several corporate houses, supported by expert professionals trained in all aspects, entering the sector with sophisticated world-class machinery and making it an organized one.

India has varieties of granite in over 200 shades. As of 2005, Granite reserves in India was 37,426 million cubic metres and ranked fifth in export of processed product. Resources are found in Madhya Pradesh, Orissa, Tamil Nadu, Karnataka, Jharkhand, Chhattisgarh, Rajasthan, Telangana, Andhra Pradesh.

Sandstone: Sandstone reserves in India are found over the states of Andhra Pradesh, Assam, Bihar, Gujarat, Haryana, Madhya Pradesh, Meghalaya, Mizoram, Karnataka, Orissa, Punjab, Rajasthan, Uttar Pradesh, Tamil Nadu and West Bengal. Over 90% of the deposits of sandstone are in Rajasthan, spread over the districts of Bharatpur, Dholpur, Kota, Jodhpur, Sawai-Madhupur, Bundi, Chittorgarh, Bikaner, Jhalawar, Pali, Shivpuri, Khatu and Jaisalmer.

India is among the leading countries when it comes to mining and export of sandstone. The best part with Sandstone from India is that it is available in different colors and considered best for interior as well as exterior use. Few most popular sandstone products from India include names like Tint Mint, White Mint, Mint Fossils, Modak, Agra Red, Rainbow Sandstone, Raj Green, Teak, Buff Brown, Dholpur Chocolate, Beige, Dholpur Pink, Lalitpur Pink, Mandana Red, Jodhpur pink, Jodhpur red, Jaisalmer yellow etc.

These sandstone are available in a number of finishes and come with great strength. However, Sandstone like Rainbow is only available in layered form and so is not suitable when good thickness is required and Jodhpur sandstone is best when used in front elevation and high comprehensive strength. To illustrate it clearly, you can't have cobbles out of Rainbow sandstone in particular as it is usually available in the slabs form.

Slate: Slate reserves in India are found in Rajasthan, Behror, Haryana, Himachal Pradesh, Andhra Pradesh, and Madhya Pradesh. Deposits in Rajasthan are spread over the districts of Alwar, Ajmer, Bharatpur, Tonk, Sawai Madhopur, Pali, Udaipur, Churu, and Chittorgarh.

Few important names in slate are Jak Black, Silver Shine, Silver grey, Panther, Deoli Green, Peacock, Peacock Multi, Kund Black, Kund Multi and so on. Being to some extent fragile in nature, it is good for interior use only and can be used in even as washboards.

Flaggy limestone: Kotastone of Kota district and Yellow Limestone of Jaisalmer district of Rajasthan are the prime limestone occurrences in India. Other deposits include the Shahabad Stone of Gulbarga and the Belgaum districts of Karnataka, Kadappa Stone of Kadapa, Kurnool and the Anantapur & Guntur districts of Andhra Pradesh, Milliolitic Limestone from Saurashtra Region, Gujarat, and 'Yellow Limestone' of Kutch district of Gujarat, amongst others.

Limestone deposits: Andhra Pradesh and Telangana put together possess 32% of the country's total reserves of limestone. Commercial grade limestone deposits are being exploiting from Bethamcherla, Macherla, Neereducherla, Tandur, ((shahabad)), Mudimanikyam of Kurnool, Guntur, Anantapur, Rangareddy, and Nalgonda districts are widely used in our country for panelling, and flooring purposes. Sullavai limestone of Karminagar and Warangal districts, massive limestones of Mudimanikyam, Nalgonda districts. Total India's limestones are estimated about 93,623 million tonnes. Limestones are extensively utilised for manufacturing of cement and also building stones, particularly flooring and roofing .

Other dimensional stones: There are some other dimensional stones being quarried and used in consumption, in addition to the dimensional stones already detailed above. Laterite bricks are quarried in huge quantities and are utilised as bricks in the construction of houses and for pavements in the states of Orissa, Karnataka, Goa, and in other parts of coastal states. The felspathic sandstone occurring with the coal seams as overburden is also used as building stone. The huge deposits of basalt in the states of Maharashtra, Karnataka, and Gujarat are used as building stones since ancient times. Other quartzitic bands, occurring with phyllites and schists, are also utilised for building purposes. Khondelites from Eastern coast are being used widely in sculptures and as a building material. Felsite from Karnataka is being extensively used as a dimensional stone as well. India also contains many stones which are semiprecious like-zoisite, apophyllite, cavansite, muscovite mica, almandine, etc.

In order to give a new thrust to granite industry and for better growth, the following aspects are to be taken care of. The steps taken by the government in 11th five year plan for the development of granite industry are as follows:

- Detailed exploration of the granite resources.
- Handing over prospecting data to prospective investor at a reasonable cost.
- To mention the need for establishing government cutting and polishing units in the gamete belts for sample testing at low or reasonable rate.

- More government incentives to attract investors.
- Single window system for time to and disposal of lease application.
- Development of internal market.
- Organized training to prospecting cutter and miner.
- Better infrastructural facilities.

An organized professional approach based on co-operation with investors will no doubt boost the industry in the study area during the coming years.

The CAPEXIL set up by the Government of India under the aegis of Ministry of Commerce and Industry [formerly known as the Chemicals and Allied Products Export Promotion Council] over the years has been playing an important role in promoting exports of granite and granite based products. All India Granites and Stone Association (Bangalore) has also been playing an equally important role in promoting granite industry by organizing international trade fairs on granite and other stones in India every four years. The leading exporters and importers have widely participated in these trade fairs both from India and abroad. The interaction among the key players in such gatherings help the industry to generate export orders and also acquire the latest technical know-how about the developments in the granite industry in India.

FAVORABLE ENVIRONMENT FOR GRANITE INDUSTRY IN INDIA

The availability of a considerable wealth of geologic resources both in terms of quantity and quality constitutes a good starting base for the Indian granite producers, but, on the other hand, maintaining and strengthening a top position among the world leader countries implies also the presence of a series of suitable conditions to be met or created, concerning the extraction of raw materials, the production of finished stone elements and their trade and application for a the variety of possible uses. To this purpose the Indian granite industry can benefit from some positive factors such as the relatively low cost of labour and cheaper prices of energy.

India has an abundance of port facilities for export of granite products to other countries. This helps to increase the overall commercial strength of the granite industry, especially in the foreign market. Domestic market is also an important outlet, constituting for many countries an extremely relevant area of stone demand and consumption, to the obvious advantage of granite stone entrepreneurs. However, a number of initiatives are now in progress, particularly the start-up of the newly established Granite Technological Centres. Institutional support and sector association should also be building up and fortified as high profile marketing and promotion emerges as a key tool in penetrating the main mature and demanding consumption markets.

- ✚ While production in the granite industry has increased dramatically in the last decade, the decline in prices has also been impressive.
- ✚ Reduction in the cost of production as a result of technological improvement.
- ✚ New granite quarries are being opened every day with new sources of granite are being discovered everywhere and all the time in India.
- ✚ The access to raw materials has become a key aspect of competitive advantage in granite industry. In this regard Indian granite industry has been getting raw granite easily when compared to other competing countries. This is due to more of the existing forest areas with plentiful granite resources.
- ✚ Some of the granite industries are setting up their own warehouses in the different cities in India.
- ✚ One of the most positive and favourable developments for the improvement of granite industry is greater awareness. So its popularity is growing in the major projects and construction sector.
- ✚ The option of exporting granite products becomes favourable for granite exporters after new economic reforms in India.

In addition to the above some of the efforts made by the government in order to create the favourable conditions for a sounder development of the granite industry, include the training of manpower, aiming at increasing the quarry recovery that is a factor of capital importance in controlling the production cost and the profitability of quarrying activity. For this purpose some of the following policies and strategies taken by the central and state governments.

CONCLUSION

India can be a more favourable and attractive industrial area for the development of granite industry now a days and in future. India has been known for decades for its stone industry and it is one of the biggest exporters of

natural stone in the world. India uses natural stone as building material more than many other countries. The researcher explores whether Indian granite industries can increase their exports to world countries and how likely it is that stone imports will increase there. Each country has unique soil and granite stones. Granite from India is very different compared to world granite and it cannot be copied. The unique appearance of Indian granite is definitely a competitive advantage that should be considered when planning export strategies.

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OPPORTUNITIES AND CHALLENGES IN SERVICE SECTOR (SELF EMPLOYMENT)

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ABSTRACT

In alignment with the global trends, Indian service sector has witnessed a major boom and is one of the major contributors to both employment and national income in recent times. The activities under the purview of the service sector are quite diverse. Trading, transportation and communication, financial, real estate and business services, community, social and personal services come within the gambit of the service industry. They are vital for the country's economic stability. This paper is indented with an aim of gathering the contribution of different service sector contribution and it's their effect on the growth of Indian Economy along with the challenges faced and opportunities available for self employment.

Keywords: Indian Economy, Economic Growth, Economic Survey Report, International markets.

INTRODUCTION

Service sector is the lifeline for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. For most countries around the world, services are the largest part of their economy. The real reason for the growth of the service sector is due to the increase in urbanization, privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the well being of the economy. In advanced economies the growth in the primary and secondary sectors are directly dependent on the growth of services like banking, insurance, trade, commerce, entertainment, social and personal, etc.

The services sector is not only the dominant sector in India's GDP, but has also attracted significant foreign investment flows, contributed significantly to exports as well as provided large-scale employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

India is a major proponent of liberalizing services both in the World Trade Organization and in its bilateral trade agreements. However, there are some concerns. In the recent past, economic growth and growth of the services sector has slowed down. Growth in employment in services has not been commensurate with the share of the sector in GDP. The Indian economy expanded 7.7 percent year-on-year in the first three months of 2018, higher than a downwardly revised 7 percent advance in the previous quarter and beating market forecasts of a 7.3 percent growth. It is the highest growth rate since the second quarter of 2016, boosted by a jump in investment. Nov 30, 2018

RESEARCH METHODOLOGY

The study focus on Secondary data collected from various books, national & international journals, government reports etc.

MARKET SIZE

The services sector is the key driver of India's economic growth. The sector contributed around 66.1 per cent of its Gross Value Added growth in 2015-16, thereby becoming an important net foreign exchange earner and the most attractive sector for FDI (Foreign Direct Investment) inflows. According to a report by leading research firm Market Research Store, the Indian telecommunication services market is expected to grow by 10.3 per cent year-on-year to reach US\$ 103.9 billion by 2020.

The Indian digital classifieds industry is expected to grow three-fold to reach US\$ 1.2 billion by 2020, driven by growth in horizontal classifieds like online services, real estate and automobiles. Out of overall services sector, the sub-sector comprising financial services, real estate and professional services contributed US\$ 305.8 billion or 20.5 per cent to the GDP. The sub-sector of community, social and personal services contributed US\$ 188.2 billion or 12.6 per cent to the GDP.

The Services sector, with a share of 55.2% in India's Gross Value Added (GVA), continued to be the key driver of India's economic growth contributing almost 72.5% of GVA growth in 2017-18, as stated in the Economic Survey 2017-18 tabled in the Parliament by the Union Minister for Finance and Corporate Affairs, Arun Jaitley.

While the growth of Service Sector as a whole is expected to be at 8.3% in 2017-18, the growth in Services exports was 16.2% in H1 of 2017-18. The Government has taken many initiatives in the different Services which include digitization, e-visas, infrastructure status to Logistics, Start-up India, and Schemes for the housing sector, etc. which could give a further fillip to the Services Sector. India remained the eighth largest exporter in commercial services in the world in 2016 with share of 3.4 per cent. This is double the share of India's merchandise exports in the world at 1.7 percent, as put forth in the Economic Survey 2017-18

MAJOR SERVICES' SECTOR-WISE PERFORMANCE AND SOME RECENT GOVERNMENT POLICIES TO BOOST THE GROWTH OF THE SECTOR ARE AS FOLLOWS

Tourism

India's Tourism sector has been performing well with Foreign Tourist Arrivals (FTAs) growing by 9.7% to 8.8 million and Foreign Exchange Earnings (FEEs) at 8.8% to US\$ 22.9 billion in 2016. FTAs during 2017 were 10.2 million, with a growth of 15.6%, while FEEs from tourism were US\$ 27.7 billion, with a growth of 20.8% over 2016. Domestic tourist visits grew by 12.7% to 1,614 million in 2016 from 1,432 million in 2015. Tamil Nadu, Uttar Pradesh, Andhra Pradesh, Madhya Pradesh and Karnataka were the Top 5 Destination States in 2016.

Various initiatives have been taken by the Government to promote tourism include the introduction of the e-Visa facility under three categories of Tourist, Medical and Business for the citizens of 163 countries; launch of Global Media Campaign for 2017-18 on various Channels; launch of 'The Heritage Trails' to promote the World Heritage Sites in India; launch of International Media Campaign on various international TV channels; Celebration of 'Paryatan Parv' having 3 components namely 'Dekho Apna Desh' to encourage Indians to visit their own country, 'Tourism for All' with tourism events at sites across all states in the country, and 'Tourism & Governance' with interactive sessions & workshops with stakeholders on varied themes. FTAs on e-Tourist Visa grew by 143% to 10.8 lakh in 2016, and further grew by 57.2% to 17.0 lakh during 2017.

IT-BPM

India's Information Technology – Business Process Management (IT-BPM) industry grew by 8.1% in 2016-17 to US\$ 139.9 billion (excluding e-commerce and hardware) from US\$129.4 billion in 2015-16, as per NASSCOM data. IT-BPM exports grew by 7.6% to US\$116.1bn from US\$ 107.8 billion during the same period. E-commerce market is estimated at US\$ 33bn, with a 19.1% growth in 2016-17.

To further promote this sector, many initiatives have been taken, which include the establishment of BPO Promotion and Common Services Centres to help create digital inclusion and equitable growth and provide employment to 1.45 lakh persons, mostly in the small towns; setting up a separate Northeast BPO promotion Scheme with 5000 seats and having employment potential of 15000 persons; preparing the draft Open Data Protection Policy law; besides long-term initiatives like Digital India, Make in India, Smart Cities, e-Governance, push for digital talent through Skill India, drive towards a cashless economy and efforts to kindle innovation through Start-up India.

Real Estate

The Indian Real Estate sector has begun to show signs of improvement with the total FDI of US\$ 257mn in H1 2017, which is more than double the total FDI in 2016 full year. Some of the recent reforms and policies taken by the Government of India related to Real Estate Sector include the Pradhan Mantri Awas Yojana (PMAY) with the government sanctioning over 3.1 million houses for the affordable housing segment in urban regions till November 2017. Of this, about 1.6 million houses have been grounded and are at various stages of construction, and about 0.4 million houses have been built under the mission. PPP policy for affordable housing was also announced on 21st September 2017 for affordable housing segment to provide further impetus to the ambitious 'Housing for all by 2022' mission. Credit Linked Subsidy Scheme (CLSS) under PMAY was extended to the Middle Income Group (MIG) segment, which got included in the scheme from 1st January 2017. With the enactment of Real Estate (Regulation & Development) Act, 2016, it is anticipated that accountability would lead to higher growth across the real estate value chain, while compulsory disclosures and registrations would ensure transparency.

Research & Development

The professional Scientific & Technical activities which include R&D services grew by 17.5% and 41.1% in 2014-15 and 2015-16 respectively. India-based R&D services companies, which account for almost 22% of the global market, grew at 12.7%. However, India's gross expenditure on R&D has been at around 1% of GDP. India ranks 60th out of 127 on the Global Innovation Index (GII) 2017, improving from 66th rank in

2016. Buoyed by the Government's support which includes important Schemes of Different Ministries / Departments, the R&D sector in India is all set to witness robust growth in the coming years. According to a study, engineering R&D market in India is estimated to grow at a CAGR of 14% to reach US\$ 42 billion by 2020. India is also expected to witness strong growth in its agriculture and pharmaceutical sectors as the Government is investing large sums to set up dedicated research centers for R&D in these sectors.

Space

In the case of Satellite Launching, as on March 2017, PSLV successfully launched 254 satellites. Foreign exchange earnings of India from export of satellite launch services increased noticeably in 2015-16 and 2016-17 to Rs 394 crore and Rs 275 crore from Rs. 149 crore in 2014-15. India's share in global satellite launch services revenue has also increased to 1.1% in 2015-16 from 0.3% in 2014-15.

Growth of Service sector after GST

The Goods and Services Tax (GST) launched on July 1, 2017 is likely to have a significant impact on the growth of these services. This is because it substantially affects the valuation of the service categories, their operations in each state via multiple returns filing, and stringent tax compliance. The main challenge for the services sector under GST is the provision for multiple registrations. Previously, services were taxed only by the federal government and could benefit from an optional facility of centralized registration. Services could avail input credits, discharge service tax liability, undergo audits and apply for refunds from a selected single location.

However, the transition into a dual tax structure entails compliance related challenges for service providers operating in more than one state. Under the new tax structure, both the federal government and state government are empowered to collect tax on services.

In other words, the service providers must register with every state government where they have operations. This provision is in particular challenging for the financial, logistics, and IT service providers that have a pan-India presence. Companies offering such services need to have secured separate registration in all 36 states in the country, including union territories, to comply with GST norms. However, with world growth likely to witness moderate improvement in 2018, expectation of greater stability in GST, likely recovery in investment levels, and ongoing structural reforms, among others, should be supporting higher growth. On balance, country's economic performance should witness an improvement in 2018-19.

OPPORTUNITIES IN SERVICE SECTOR

- Agriculture Consulting
- Fertilizer Distribution Business
- Soil Testing Lab
- Florist
- Event Management Agency
- Product Branding @ Packaging
- TV & Radio Commercial Consultancy
- Graphic Designing Institute
- Website Designing
- Fashion Design Institute
- Beauty Salon
- Fitness Center
- Appliances Repair Service
- Organic Pest Control
- Automobile Service Station
- Adventure Tourism
- Human Resources Consulting

- Social Media Consulting
- Tutoring
- Wedding Planning
- Market Research Services

CHALLENGES FACED IN SERVICE SECTOR WHEN SELF EMPLOYED

- Having to run all aspects of your business
- Finding the funds to get started and keep growing
- Juggling paid work with building your business
- Building relationships with people who can help you
- Working long hours to meet deadlines or fix problems
- Living with an income that is hard to predict
- Giving up paid holidays and health insurance or paying for your own benefits plan
- Lacking co-workers to share the ups, downs, and workload
- Risking your money on your business
- Dealing with ups and downs in work flow

Self-employment can also come with demands you haven't thought of, such as trying to

- Market your company without the right kind of experience
- Set up systems that will help you run your company better
- Stay on-task without colleagues or supervisors
- Plan your direction and then steer things that way
- Handle tasks you might not enjoy, like bookkeeping or public relations.

CONCLUSION

Self-employment has been a way of creating a larger space in job markets to promote work opportunities for the unemployed people and to empower them financially. It's an effort by policymakers to bring more and more into the fold of mainstream market activities. However, it has been done without giving much thought to the nature and kind of self-employment opportunities that are being created. If done properly and with the right market conditions, self-employment is a great option to bridge the gap that often arises in government efforts to create quality employment opportunities. It helps entrepreneurship opportunities and also helps tackle rising unemployment rates. Most startups or owner managed enterprises end up becoming a part of the unorganized sector of the economy.

There are many opportunities for people who want to start up their own enterprise in service sector; Government is giving all kind of support like financial support, technical support, marketing support, training support etc to new entrepreneurs but due to lack of proper planning and research work most of the plans are not getting executed properly. If proper information, suggestion from experience people and assistance from Government is taken then it will be the best business opportunity for all budding entrepreneurs and they can contribution to the economy.

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THE INTERNAL CONFLICTS IN WOMAN AND TRANSCENDED PARALLELISM: A STUDY ON THE CHARACTER 'DEVI' IN THE NOVEL 'PANDAVAPURAM'

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ABSTRACT

The war inside has ever been crucial in human life than the war outside and of course has ever littered sparks for a war. The war within human beings, often paves way to unimaginable internal transformations which may often result in transcendence of behavior and the hallucinations thence may often be of schizophrenia. The novel Pandavapuram of K.S. Sethumadhavan[Sethu] considers the scope of varied dimensions of diversified and creative woman persona or the endless possibilities of complexities in woman mindset, as evolved through the inner conflicts of the character 'Devi'. The novel extends wholehearted endeavor for the proliferation of independence and equality for women in all respects especially through the relentless war from within. Devi represents the contemporary woman who strives all possible ways to live on an extra ordinary life. The triple facets of the character 'Devi', as transcended parallelism, viz., Devi, Draupathi and Durga help the novelist to depict the different demeanours of woman which can often acquire and administer power over the masculinity. The so called cliché on women as hapless, helpless, dependant etc. are quite worthless about Devi. She is not a woman merely striving for survival, instead moves shoulder to shoulder and mostly ahead of the masculine headship. In other words, Devi put forth the new womanhood, quite independent in all terms including sexuality. For instance, the term 'Jaran'[womanizer] had long been used for men who seek extra-marital relationships. Just like retaliation, Devi proves that the same can be practically done by women if needed. Draupathy who had five husbands at a time is her idol. Masculine power over women had always been based on the sexual 'limitations' of the feminine gender which has absolutely been overturned by Devi. One cannot differentiate Devi from a male character. In short, Devi may be considered as a stepping stone to eradicate the inequalities still hidden in between men and women. The war within the woman personae extends outside.

Keywords: Pandavapuram, Jaran, Draupathi, Durga, Devi

'DEVI' IN PANDAVAPURAM

Devi is the central character of the novel Pandavapuram. She is a school teacher but waiting everyday at the railway platform for someone. She herself make believe that she has been waiting for her *Jaran*(which means a womanizer). Here begins the schizophrenic thoughts of Devi. Her thoughts were dilapidated ever since her husband Kunjikuttan had abandoned her one day for no reason. It was after she gave birth to a child. She had no idea why he had left her. The only chance was that he had a doubt about the paternity of the child. Anyway, one early morning he was disappeared from his room¹ and thereafter no one had seen him.

Devi was shocked and since she could not find any reason for the descent of her husband, she tried to make out her mind with certain frantic thoughts as; the presence of a *Jaran* in their life might be the reason for her husband to leave her. Hence she is really waiting for a *Jaran* as retaliation to her husband's deed. The psychological conflicts within her, to cope up with the extra-marital relations of men in general, gradually take her to change in her demeanors. Devi transforms into Draupathi and Durga or, they are two other facets of Devi.

Devi has been waiting at the railway platform for her *Jara.*, He is long haired; wearing loose and long saffron *Jubba*[a long and full sleeve loose shirt like *kurtha*]; black shoes. He has strong black hands with thrusting veins; long fingers with stains of cigarette and penetrating eyes of a *Jaran* all of which was in fact, the beginning of her hallucinations. But thence the touch of a 'Magical Realism' begins with perplexed truth and delusion according to the schizophrenic mindset of Devi. Whatever she thinks and says about her *Jaran* is quite detached from the external world as it is clear from chapter eighteen of the novel.

In the first paragraph of the novel itself, the author provides a setting for the bewildered thoughts of the heroine. She had been expecting the usual daunting dream as in many nights. The colour that tainted all scenes of her dreams were yellow.² Some instances are, the yellow coloured roof of small houses; yellow coloured buildings; yellow faced human beings; yellow lights and the dirty yellow smoke spread above the colony of Pandavapuram. The term 'yellow' has some negative implications other than colour, in certain contexts in some areas, as when related to stories and news of allegations connected with immoral traffic. Since the whole novel is about immoral traffic, the 'yellowish attire' of the background stands close to the theme. In addition, the yellow colourization can also be considered as her mental preparation to accept and reject simultaneously the illegal and immoral relations as a part of her mental conflict.

Devi was gradually becoming in a position to accept mentally an immoral relation as a retaliation of the rejection by her husband Kunjikuttan, who left her for no reason. She was shocked in the beginning to realize that Kunjikuttan would never be with her anymore. Hence she wanted to find out some reason for his abandonment. She thought that Kunjikuttan might have suspected her for having an illegal relation with some womanizer. When she gave birth to a child, he had asked if the child was really his.³ The next morning, he was not found in his room and never came back. Such a heavy mental shock bestowed upon an innocent and sensitive wife could make tremendous internal conflicts and responses within her as of Schizophrenia. The responses may be varied from person to person.

The triple identity of Devi as Devi, Durga and Draupathi may be explained as a part of her hallucinations out of Schizophrenia. Anyway, the mindset of Devi to confront the situation of her husband's abandonment with an extra-ordinary way of thinking is worth to be mentioned, in place of people who may even commit suicide in a similar context. Devi proves herself an extra ordinary woman and shall be accepted as a model to women in terms of her courageous life in such a dilemma. Whether to lead an immoral life as retaliation to the husband's or wife's abandonment is yet another matter of argument. Anyway, the positive aspects of the mental transcendence of the character Devi as from Devi to Draupathi, then Durga and back to Devi again, is considered solely in this Paper for encouraging the women to confront and tackle challenging forces against their equality and virtue.

In a usual nightmare, Devi had been waiting everyday at the railway platform for her *Jaran*[womanizer but imaginary] whom she had actually been evoking from Pandavapuram, the imaginary village as she claimed of it. She had lost her husband Kunjikuttan forever. But she wanted to live on in the same status as if nothing had happened in her life which might be a shortcoming of the shock of Kunjikuttan's retrieval from her life. She tries to balance her life, but with a *Jaran* as retaliation. She did not want to do it secretly instead, she was openly waiting for 'him' at the platform and later 'receives him' at her house.

The coinage of *Jaran* is realistic. Devi recalls that he had distinctive attire and his arrival was not celestial that his legs were always touching the earth. He was borne to dredge conquer and make the young wives in Pandavapuram his slaves.⁴ Hence each one of them had ever been praying to Durga to save her from him. But, the idea of Devi was to evoke him and dredge to make him her slave. So she is waiting for his arrival. When the young ladies of Pandavapuram live in fear of *Jarans*, Devi is awaiting to conquer a *Jaran* as revenge or retaliation. The mental capability that Devi developed in this respect amidst her helplessness is really admirable which is to be encouraged. She is alone in all her activities to make out her plan to deceive and defeat the common foe of the ladies of Pandavapuram and often seems abnormal⁵ at some moments.

Here, arises an argument that Devi was fighting against her own fallacies. Psychological perspectives may concede the argument, but the relentless internal fights of Devi against the reality to attain balance in the status of her life were remarkable. She was upset at her husband's absence. But she tried to maintain her balance by finding a person in place of him at least in mind and continue as if nothing special had happened. Such an attitude so positive she had sustained in spite of her activity, irrespective of its acceptability in the society, can be the key point of the whole theme of the novel. For example, Devi reveals her decision⁶ with contempt to the relatives and neighbours who dare to interrogate her 'illicit life'.

The *Jaran* 'comes to her house to stay there and reminds her about their life at Pandavapuram'. she does not admit any of his arguments in the beginning. She alleges that he is a liar.⁷ But after some time, She overturns the context saying that what he had said was true, and that she was actually evoking him to the place to defeat him and all other men likewise, in a similar manner. This time *Jaran* had to argue that she had been telling lies.⁸ This major shift in the demeanour of Devi happened remarkably when *Jaran* reminded her attire in red silk sari with vermillion dot on her temple while they had been visiting the Durga temple on the hill in Pandavapuram. He tells her that she had been looked like the real Durga Devi at the moment.⁹ It was after this remark, Devi's mind transcends to that of Durga. Thereafter she assumes the power of Durga Devi, who had conquered and killed *Darika*. The power to conquer the mankind thus she assumed was being used against the *Jaran*, who was defeated by Devi by all means even without a little resistance.

Devi, the teacher has fully transcended to Durga at the moment, through Draupathi who had maintained five husbands at a time and later left all of them and became Durga Devi up the hills. The story of Draupathi is told by *Jaran* himself. The story when progresses in the manner that Draupathi became Durga, transcendence in the same coin had been happening in Devi also. Devi says to the *Jaran* that he is under her control, or the five fingers in her palm¹⁰ controls the net in which he is trapped, and that she is not going to release him thereafter. The implication of five fingers clears her transcendence to Draupathi. At this point itself she has full control

over him. Though he tries to escape from the scene, she does not allow her to do so. Instead she reveals him that he will be released only when she decides it.

The transcendence of Draupathi in the story to Durga happens quicker just as Devi transcends to Draupathi and then to Durga and back to Devi. However, when it happens, a complete dominance over *Jaran* is achieved by Durga Devi. In the beginning he was controlling the mindset of Devi, which in the end got reversed when Devi became Durga, the conqueror. In other words, Durga represents brave women who can enforce power over men when their entire freedom is brutally denied as a part of gender inequality. Devi protests strongly against such an injustice in one of her dialogues to the 'moral world' around her. She got very angry when she heard that her husband had left her because of her nature. She suppressed her anger in some way realizing that even if the men committed the mistake, the blame would be upon women¹¹ and they would always be on the safer side. The fights of Devi, being a result of her internal conflicts was really to confront such an injustice which had long been suffered by women. By chapter eighteen of the novel, Devi is seemed to have regained her identity as a teacher, mother and a sister and whatever happened or passed through her mind till the time were proved to be mere hallucinations, even if she herself could not agree with it for some time.

CONCLUSION

The novel *Pandavapuram* and the central character Devi deals with the possibilities of inner conflicts in the minds of human beings. It also refers to the probability of distortion of thoughts in human minds as a result of crucial and mind blowing incidents in life. Devi tries to maintain her mental balance on her big lose in the form of husband. Many other women may think differently in the same context. But the attitude of Devi to cope up with the situation through conquering it is quite remarkable. A remarkable thing is that the equality in gender even in the contemporary world stands still under suspicion or rather became a matter to fight and win. The story of Devi could be modeled in this context as a beginning for a 'real emancipation of feminine world'.

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M-LEARNING: TODAY'S NEED**Shirish R. Choudankar**

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ABSTRACT

21st century is known as an age of learning. It was declared to be the age of information and communication technology due to the revolution of mobile technology. Mobile technology has become an integral part of our lives. We cannot work in the society without mobile, internet etc. Everybody is using online technology in day today working. Mobiles are not just a playing but, it is an amazing educational tool for teaching and learning process. M-learning is the new sensation in the field of education. M-learning is now creating a new trade of educational development for sustainable and variable learning option. It is based on the convergence of mobile technologies and wireless infrastructure.

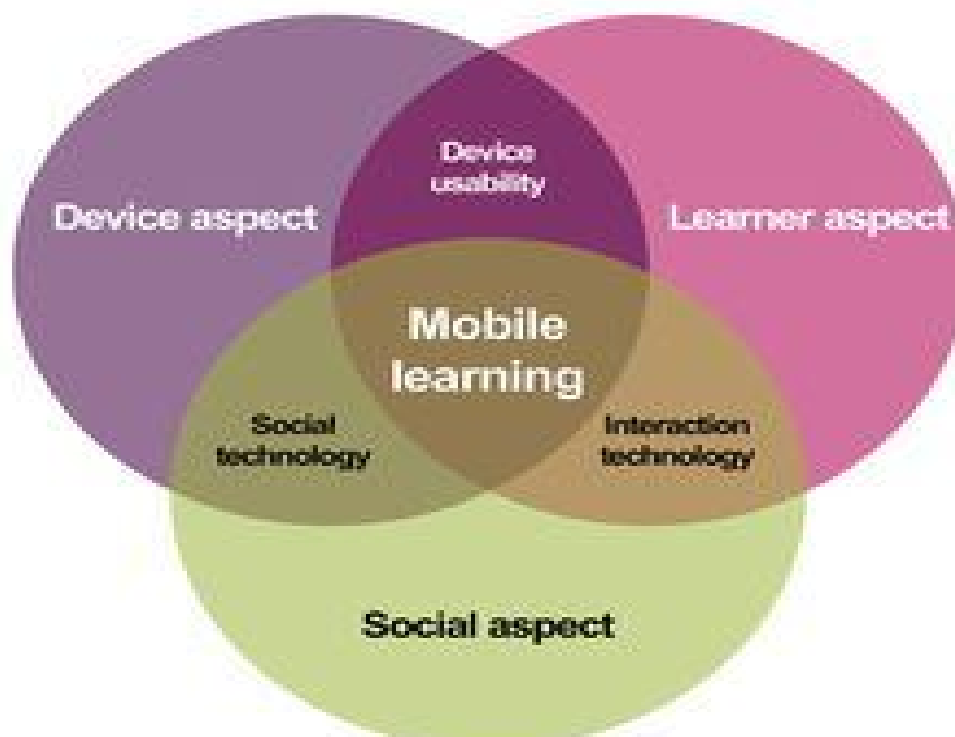
Keywords: Learning, M-learning, E-learning, M-technology, PDAs.

INTRODUCTION

In this new millennium modern technology plays important role. Without modern technology, we cannot go ahead. Now-a-days, anywhere and anytime education is can be possible. The practice of providing education with the help of modern technologies is termed as e-education or e-learning or m-learning. Mobile technology in word open various ways for new educational technologies aimed at fulfilling the country's educational needs. There are various ways to use mobile phones for enhancing learning. Mobile phones plays an important role in our day today lives in various purposes. One of the important purposes is learning and refreshing our minds. Mobile learning, as a novel educational approach, encourages flexibility. Students do not need to be a specific age, gender, or member of a specific group or geography, to participate in learning opportunities. Restrictions of time, space and place have been overcome.

CONCEPT OF M-LEARNING

Mobile learning, sometimes called m-learning, is learning accomplished with the use of small, portable computing devices. These computing devices may include: smart phones, personal digital assistants (PDAs) and similar handheld devices. There is some debate on the inclusion of tablet and laptop computers. Often, wireless two-way internet connection is assumed as an integral component. Mobile learning refers to the use of mobile or wireless devices for the purpose of learning on the move. Typical examples of the devices used for mobile learning include cell phones, smartphones, palmtops, and handheld computers; tablet PCs, laptops, and personal media players can also fall within this scope



SIGNIFICANCE OF M-LEARNING**1. Mobility**

M-learning decreases limitation of learning location; it focuses on the mobility of learner and learning. Mobile devices can be used anywhere, and any time, including at home, college or even in traveling.

2. Easy to Use

Now-a-day, we can use mobile easily. We can access information, take photographs, record our thoughts with one device, and that we can share with our friends which make mobile phone as user as friendly and personal device.

3. Capability of Computers

Mobile devices have all of the functional capabilities of modern computers, especially smart phones and PDA phone devices have all of the computing capabilities which helps learner to support various learning software of M-learning.

4. Data Storing and Sharing Capacity

There are two different types of Mobile phone memory – Internal and External. Both memories can be used to data storage; we can save our important data or file on memory card. All the multimedia mobiles have capacity of transfer information between mobile to mobile or mobile to PC through USB cable/ Bluetooth. In this way these connections help learner to exchange data with other people and gain considerable knowledge.

5. Rich Multimedia Device

Mobile devices are not a single utility tool but it is a multi-utility device which engages learners through providing rich media content like music, videos, games and other entertaining and informational content which make it best multimedia device.

6. Frequent Connectivity

Connectivity is the most important factor of M-learning. With the help of a strong connectivity network, one can connect and interact with each other. There are various mobile applications like Bluetooth, Wi-Fi, infrared which help to connect with other devices and users. Significance Of M-learning Mobility Easy to Use Capability of Computers Storing & Sharing Rich Multimedia Device Frequent Connectivity

7. In Fashion

Basically young students are largely adopters of new technologies because novelty has its place of life. Today's mobiles are not just a communicative device of students for many it is a part of life. Young students use the mobile phone as a way of expressing their sense, style and luxurious life in this way mobile phones are now became a symbolic tool of fashion.

8. Cheap in Price

Very beginning mobile was considered as luxury. The price of a handset and call rates was beyond the reach of an ordinary people. But in present prices fall and it is very cheaper than other devices.

ADVANTAGES OF M-LEARNING**1. Increased mobility**

Learning is not restricted to fixed locations any more. Mobile devices allow learners to access learning content and learning interactions anywhere, such as factories, museums, hospitals, shopping malls, cafes and outdoor areas.

2. Time-saving

People can now study when they are commuting and traveling.

3. Environmental-friendly

It is amazing to find out how much information a mobile device can carry despite its light weight. Less printing is required.

4. Interactive

Mobile technology enables students to closely link with their peers, teachers, distant partners, and even interest groups worldwide.

5. Use of relatively inexpensive everyday technologies.**DISADVANTAGES OF M-LEARNING**

1. There is no denying that the storage capacities of PDA are limited.

2. Device may become outdated quickly and students have to keep combating obsolescence.

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3. The buttons on the keypad or styles pens are small and can be trickily for some people to manipulate. There are attachable keyboards available for some devices but these are also small, can be different to use to cost money.
 4. Too small display.
 5. Usable with some models only.
 6. Network connectivity limitations.
 7. Expenses / Costs.

CONCLUSION

Despite some disadvantages, m-learning will become more and more popular with the progress of information and communication technologies. M-learning, a new technology, which was imposed by development of rich technology. Mobile technology progresses education. The M-learning community is still fragmented, with different national perspectives, differences between academic and industry and between the school, higher education and lifelong learning sectors. Mobile learning may currently be most useful as a supplement to ICT, online learning and more traditional learning methods, and can do much to enrich the learning experience.

HUMAN RESOURCE DEVELOPMENT BY MANAGING HEARTS

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Productivity / efficiency is maximum when the body and the mind are in perfect co-ordination.

We cannot change the consciousness of the organization without changing the consciousness of the people working within the organization. According to the need of time, the organizations managed on the basis of American system or Japanese system, used to move forward. But, today even these systems do not seem to work.

If we go to the history of management, the locomotive of economic change affecting every organization of the world was either America or Japan. Following the Second World War, most of Europe was heavily devastated in one way or the other and it provided the opportunity to rebuild and reconstruct. The Japanese economy and the Japanese industry were fattened and it gave Japan a chance to start again.

In America, the situation was different. Its industry was fairly intact although it suffered a loss of many lives. But in gearing up after the 2nd world war, industry went through a huge change. When the American generals came back home they had two things with them. They had earned a lot of money during the war and knew that after the war, there would not be another war immediately.

Secondly, they were literate people. It was the first time; an educated working class was emerging in setting up industries. The way in which the economic formula was used for growth and development was one, which encouraged the production and credit arrangements. The management system adopted by them was more like military style where the commands and controls were in their hands and as they would command the people down the line had to follow. As the people were not literate, they asked the people to come with their hands to work. They said, "Come with your hands and we shall use our heads." The two main criteria of that time were stability and growth as the commands and controls were in the hands of one. This was the American system of management with the *Taylorist* approach, and was also known as the pyramid style— a much-centralised decision making. It was perfect for stability and permanent growth. This system of management successfully went on for about 35 years.

But, after that period, the criteria for the world became exactly the opposite. Instability and recession, particularly in the western countries, followed where the market started contracting and so they shifted the industries from West to East as the labour costs in the East were low. The social laws in the Eastern countries are without protection, without rules and regulation and it was easy to get the product at cheaper rates without providing any social security resulting in social dumping.

Thirty years back, the Total Quality Management concept emerged. This was the beginning of the Japanese system of management or networking based on the eastern culture, where there is a society culture or where there is the culture of '*we consciousness*'. Hence, the Japanese realised the creativity of every human mind and said, "Why just come with your hands, bring your creative mind i.e. heads as well". So they said to the people that they needed their ideas, their creativity, proposals and suggestions. Thus introducing the *Kaizen* system, they started taking the suggestions of their people. This is how they came out with *Total Quality Management* and within the short span of time they became the leaders in the world. But, today, they are also finding problem. What is their problem? When too many heads get together, the ideas start contradicting and clashing. Due to ego, the best management system can fail.

So the organisational world is looking for another system of management which is more than the hands and heads. And what are they looking for?

The organisational world wants the hearts of the people, i.e. the organisation wants self-motivated, committed and responsible people. How do we get people motivated and committed? We need to identify their values in order to get motivated, committed and responsible people. Therefore, the cultures with very deep spiritual roots like India have competitive advantage which is now being realised even by the present day management gurus who are trying to find some solutions to the organisational problems from the Indian ethics and its spiritual wisdom.

Some five thousand years ago, India had an ancient cultural heritage of **gurukul**. Sri Ram and Sri Krishna also went for their education in gurukul. What were they taught in this gurukul? Through the spiritual insights the

guru guided them to identify their value-system and function on the basis of those values. They were taught the art of self-management so that when they take the reins of their kingdom in their own hands, they rule the kingdom with responsibility, commitment and at the same time be motivated to lead and inspire their subjects through their own example.

This is what the organisational world is looking for a technique or a training module through which the HRD can tap the inner potentials of their people. The HRD is responsible for “people’s development” in terms of relationships, communication, training, recruitment, assessment etc. Lakhs of rupees are being spent by the HRD organising training programmes to motivate people, to enable them to commit themselves & to make them capable of taking responsibilities. That is to bring their heart into the workplace. But after the training programme is over very few people take up the responsibility? Why? It is because motivation, commitment & responsibility cannot be taught or brought about through trainings. The consciousness of the people has to be changed through proper awareness.

Motivation cannot come from outside and it is for this reason that nobody can motivate anybody else. The motivation has to come from within; it cannot be taught. For example, if you ask a person leaving from workplace on weekend, how does he feel? You will find that he is very enthusiastic with a feeling of in good mood and happiness. When the same person comes to work on Monday morning and we ask him, in the evening, how he feels? He feels tired, drained, exhausted & knows that he has to pull himself throughout the week. So what was the basis of his motivation on weekend evening, which was not there on the Monday evening? Nobody motivated him on weekend; the motivation was from within. There was no incentive or appreciation from anyone, which may be the basis of his motivation. On the contrary he may have incurred more expenses to fulfil the demands of his family, but still he was happy. The basis of his motivation was that his heart is at home. If he can bring the same heart to the work place he will be enthusiastic and motivated. The same applies for the responsibility and commitment. People willingly take up the responsibility of the family and are fully committed to them, because the heart is attached there. There is the feeling of belonging. But the people are unwilling and even afraid to take up responsibilities and commit themselves at the work place because their heart is not there.

How do we bring his heart at the work place or how do we bring the change in his consciousness?

What do we need to start the wheel of self-motivation? The two key words are self-confidence and self-satisfaction. Self-confidence brings self-motivation and there is job satisfaction. But what are the roots of confidence. There is no confidence without will power. When we have the will power we get the confidence to perform. But how do we get the will power? Knowledge is power, so knowledge or information about a particular subject generates the inner strength and confidence. Knowledge has to be digested well in order to get the strength. If the knowledge is mere information in our heads and not digested and brought down to the level of understanding, and being then it remains theoretical. So when we have realised knowledge, we have the will power, and the confidence. On the basis of the confidence, we have the courage to take initiative to do something and bring about a change. When we master that change, there is job satisfaction. Satisfaction is the most important factor for incentive and motivation. It enriches us with valuable experience which adds to our understanding and enhances our knowledge which in turn gives us more power and his is how the wheel of self-motivation starts. This induces us to take up the responsibility and commit ourselves. When people enjoy their activity, they spontaneously try to get more and more information. But in the initial stage, if we lack in information, we don’t have the requisite power, confidence and courage to take the initiative to bring about a change and then there is no job satisfaction as there is stagnancy. Thus, there is no feeling of progress and self-development. The motivation is also affected and life becomes a mechanical process.

The practical problem in today’s world is that people are not willing to part with complete information; that means that they do not want to give the power and so how can we expect people to work with responsibility without adequate information or knowledge, which results in resistance and reactive focus is created.

But, when we take in information we have to be very selective and capable to filter that information, otherwise, instead of being motivated, we may get into a vicious cycle. We need to be self-empowered to take in the correct information to enhance our knowledge and understanding; otherwise we bring about a temporary change at the superficial level only. We are not able to bring a permanent change from the consciousness level or at a deeper level.

There are various levels of change. The most superficial gross form of change is at the behavioural level, that is, to bring about change in our actions or activities. Sometimes we change at the intellectual level after understanding things in a different way, but it is pertaining to that situation only, because we always expect

others to change. As such, this change is also temporary. The third level of change is at the emotional level that is, bringing a change in our feelings. But all these changes are temporary.

At the root level, that is, bringing a change in the consciousness. Consciousness means the state of mind. To change the consciousness means to change our thinking process. Think in a different way. How do we think in a different way? It is a cycle. Consciousness or the state of the mind is formed on the basis of thought pattern. What stimulates the thinking? A circumstance, situations, desires, needs, environment – all these are registered in the memory. It is from the memory that the mind gets the stimulation. Just as whatever we feed in the computer is stored in the memory, similarly, the human memory is alike – whatever we perceive through the senses about the environment, the circumstances, the needs or crisis – everything is then registered in the memory. Then, according to the time or need the thought process starts.

In the West, small children of 10-15 years age take guns in their pockets to school and shoot their teachers. A research was done on their psychology and found that more than 20,000 violence scenes are shown in a day in about 150 channels on the televisions in the west. As the children are not much interested in the educative programmes, those scenes of violence are being registered in their memory, so their thought patterns are changing accordingly. They have begun to think in that way. Their consciousness is built on the basis of their thoughts. Their attitudes, and perceptions towards life and society have changed and also their behaviour. Ultimately, their complete personality has changed. We can thus imagine how their future will be shaped? If we are not aware of the quality of the inputs absorbed by the memory, how can we change their behaviour and personality?

We all know that without our conscious awareness the memory is absorbing maximum negative input. Where do we bring the change? According to psychologists, human memory is so powerful in the early morning hours that it absorbs the inputs like a blotting paper. As such we have to be cautious of the quality of nourishment we are giving to our memory, because accordingly our entire system will function. When I nourish my mind with healthy positive inputs, I empower myself. Spiritual dimension enables one to empower the self, which is the only source from where we get quality information or knowledge. Knowledge generates will power and we can thus take the focus of control in our own hands. Once we are self-empowered, we look at the problems and situations in a different way and; we can manage them in a better way. We can maintain a positive attitude, a positive thinking process and deal accordingly. This is how we manage our complete inner mechanism.

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